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1983

Tenth

Annual Report

State of Tennessee Department of Financial Institutions

W. C. Adams
Commissioner

STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS
SECOND FLOOR, JAMES K. POLK BUILDING
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W. C. ADAMS
COMMISSIONER

April 11, 1984

The Honorable Lamar Alexander
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, Tennessee 37219

Dear Governor Alexander:

As Commissioner of Financial Institutions, it is my privilege to present the Tenth Annual Report of the Department of Financial Institutions.

Commercial banks in Tennessee had total deposits in excess of $25 billion at the end of 1983, the highest in history, and reflected deposit growth of $1.8 billion for 1983. This gain was slightly below the $1.9 billion increase in the previous year.

Due to changes in the banking structure in Tennessee, including mergers, conversions of state banks to national charters, and bank failures, the total number of state-chartered banks declined last year from 282 to 262, a 7 per cent decrease. Deposits of state-chartered banks remained stable despite the decrease in the number of banks. Deposits of state banks at December 31, 1983, were $12,835,232,000 compared to $12,832,966,000 at the end of 1982.

The number of state-chartered credit unions went from 337 to 313 for a 7 per cent decrease due to mergers and the liquidation of one small credit union. Despite the decline in number of credit unions, total assets increased 14 per cent from $1 billion to almost $1.2 billion.

The number of state-chartered savings and loan associations went from 24 to 19 for a 20 per cent decrease due to conversions of state-chartered savings & loans to federal charters, while total assets increased 17 per cent from $445 million to $524 million. The number of industrial loan and thrift company offices increased 6 per cent from 396 to 422.

The year 1983 will be remembered as one of upheaval in the financial institution industry in Tennessee, a year which saw 12 bank failures from February to December. However, there remains a strong public confidence in Tennessee's financial institutions and an abundance of healthy banks in Tennessee.

I believe the information contained in this Tenth Annual Report will be most interesting.

Sincerely

W. C. Adams
Commissioner of Financial Institutions

WCA/bj

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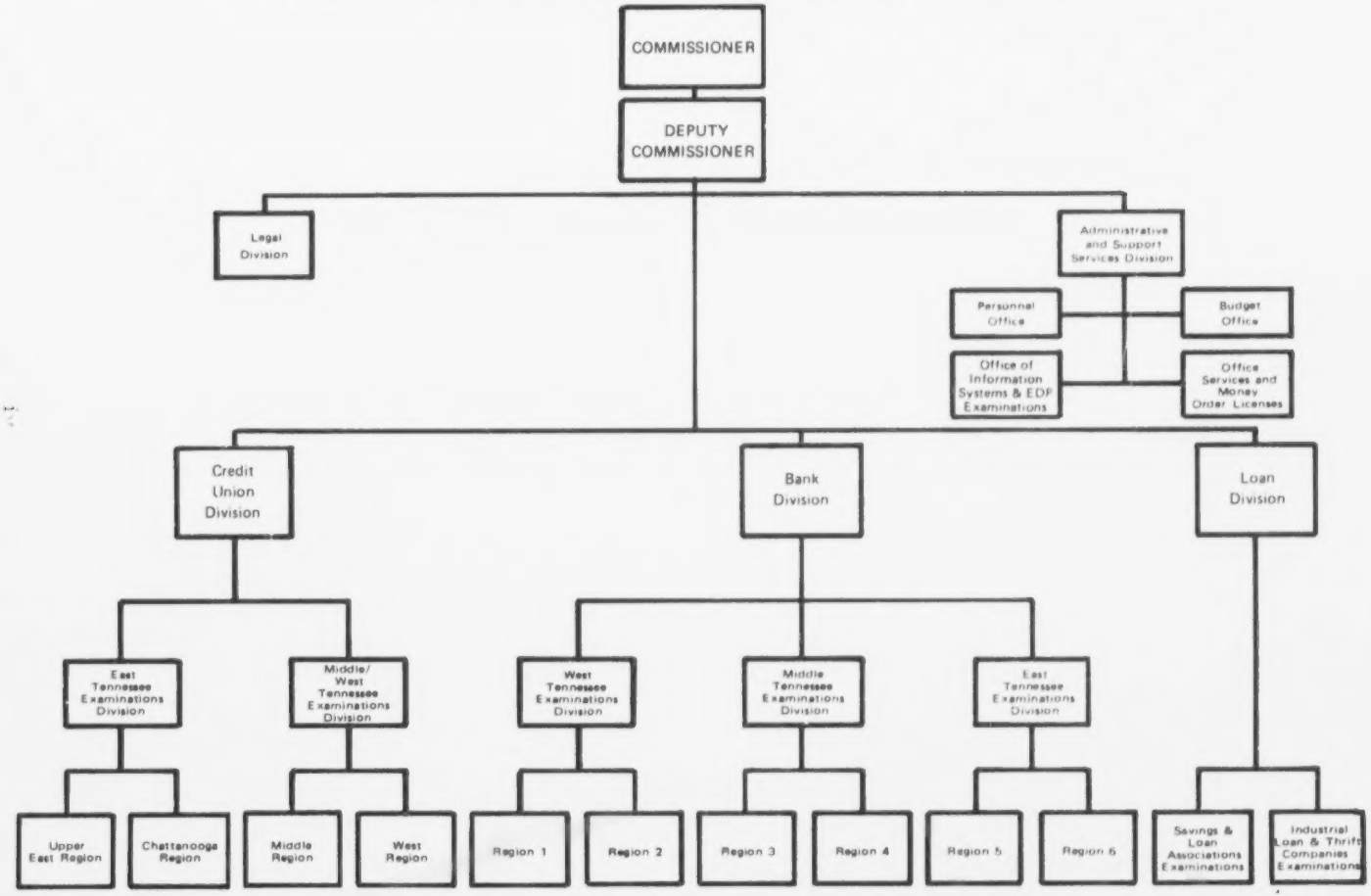
Tennessee Department of Financial Institutions



STAFF OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS

W. C. (Billy) Adams, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Colman B. Hoffman, Assistant Commissioner
Kathryn R. Edge, Staff Attorney
Tina Cavender, Administrative Assistant II
Sylvia Mitchell, Administrative Assistant I

ADMINISTRATIVE AND SUPPORT SERVICES DIVISION

Harry P. Linn, Assistant Commissioner
Helen B. Johnson, Personnel Officer
Shelia Street, Budget Officer
Wanda E. Smith, Supervisor Office Services
Barbara A. Jones, Data Control Clerk II
Debra L. Toney, Data Control Clerk II
Linda H. Vetitoe, Secretary/Typist
Tammy L. Kennerly, Secretary/Typist

EDP Examination

William B. Wooten, Director
Duncan M. Potter, III, EDP Examiner
Vicki Walden, EDP Examiner

CREDIT UNION DIVISION

Oliver G. Barnett, Assistant Commissioner
Thomas N. Fisher, Director
Barbara Sawyer, Executive Aide

Division Managers

William P. Bryan, Middle/West Division
William T. Lisle, Middle/East Division

Examiners

Frank G. Bale
Karen E. Catron
Edward Corlew, Jr.
Paul L. Foster
Reece B. Martin
Bill K. Reed
Joel S. Ross
John R. Shires
Mack E. Skeen
Norman D. Stewart

BANK EXAMINATION DIVISION

Louise H. Johnson, Assistant Commissioner
Jack W. Garland, Director
Yeolanda Dowlen, Executive Aide

Division Managers

R. Douglas Baker, West Division
Joe B. Hollis, Middle Division
Kenneth Kelley, East Division

Regional Supervising Examiners

Dennis R. Cheatham
James S. Douthit
Claude N. Huff, Jr.
Chester Justice, Jr.
Jimmy G. Taylor
James R. Williams

Examiners

Jerry W. Adkins
Joe Phillip Boaz
Marian Brothers
Derek L. Carrier
William A. Cave
Curtis F. Faulkner
Vonzille W. Finch
Irving B. Ginsburg
James R. Halford
Louella Hensley
Kenneth R. Hensley
Lance C. Hogelin
Billy M. Houston
Mary W. Hunt
William David Jones
Herman T. Lewis
Mark C. McDowell
Danny N. Nolen
Michael G. Powell
Donald F. Richardson
Kenneth R. Roberts
Shirley D. Sanderson
Vivian Y. Scruggs
Dennis H. Shipp
Sallie C. Smartt
Bobby Y. Taylor
Sherry F. Threet
Jerry L. Webb
Harrison White, Jr.
Barbara J. Wilson
Susan A. Wilson
Jenny P. Woody

LOAN DIVISION

Will T. Hamm, Assistant Commissioner
Edward N. Yager, Director
Paula J. Cagle, Executive Aide

Supervising Examiner

Harold K. Borum

Examiners

Thomas K. Blalock
Bernard A. McCray
Mary S. Nicely
Joel W. Ogg

LEGAL HOLIDAYS

New Year's Day	January 1
George Washington's Birthday	Third Monday in February
Good Friday	Friday Before Easter
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veterans' Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

When any one these days shall fall on Sunday then the following Monday shall be substituted; and when any of these days shall fall on Saturday, then the preceding Friday shall be substituted.

1983 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #58

This amendment adds to the persons priviledged to disclosure of reports of confidential bank examinations the Treasurer and the Commissioner of Finance and Administration.

PUBLIC CHAPTER #69

This bill amends §45-2-1102(a), T.C.A. by the addition of the following: "No loan limit shall be applicable to the extent that the loan or extension of credit is secured by a segregated deposit account in the lending bank.

PUBLIC CHAPTER #74

Upon the approval by the Commissioner, banks whose principal offices are located in this state and which have been in operation for at least five years may be merged to result in a state bank; likewise, a national bank may convert into a state bank, subject to the limitations imposed by federal law.

PUBLIC CHAPTER #78

These amendments set out provisions for notice to apparent owners of property unclaimed from safe deposit boxes and other safekeeping repositories on which the lease or rental period has expired and which contents have been unclaimed for more than two years.

PUBLIC CHAPTER #93

This bill provides that credit unions chartered by the federal government may make application for membership in the State Credit Union Share Insurance Corporation (SCUSIC) with approval of the Commissioner and provided that the federal authority permits such agreement.

PUBLIC CHAPTER #94

This chapter changes the name of Volunteer State Corporate Central Credit Union to Volunteer Corporate Credit Union; further, if a state chartered credit union is merged with or purchased by another state-chartered credit union, the primary shares owned by the withdrawing credit union shall be transferred to the surviving institutions.

PUBLIC CHAPTER #104

A new act was enacted relating to the organization, chartering, and regulating of corporations subject to and organized under Tennessee law for the exclusive purpose of engaging in international banking and related limited activities or other foreign financial operations, and to subject these corporations to the supervision of the Tennessee Commissioner of Financial Institutions.

1983 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #110

Any bank balance created in two or more names shall be subject to assignment or the claim of any creditor of either depositor as if such depositor were the sole owner of the funds. Once the creditor has realized his claim, the other depositor may establish his rights in the funds by appropriate action. Further, a depositor may, by contract, require the bank to pay the balance of the depositor's account to any person(s) so designated. This is a "payable-on-death" (P.O.D.) account which vests upon the death of the account's owner.

PUBLIC CHAPTER #111

This amendment permits a longer maturity of a financing statement, provides for a temporary filing of financing statements returned for defects and sets filing fees.

PUBLIC CHAPTER #154

This amendment includes banks, savings and loan associations, savings banks and credit unions in the general definition of "bank" for the purpose of the Uniform Commercial Code.

PUBLIC CHAPTER #164

This amendment relates to the computation of interest rates for industrial loan and thrift companies; the chapter does not limit or restrict the manner or method of contracting for interest in loans of $100 or more so long as the maximum effective rate does not exceed statutory authority. On loans in excess of $100 and loans made under open-end credit plans, the cap is 24 per cent per annum.

PUBLIC CHAPTER #191

This chapter amends the Tennessee Savings and Loan Act relative to deposit accounts. The act imposes a 6-year limitation of the time during which a depositor may question any statement of his account for any cause; further, to the extent that an association accepts demand accounts or offers checking accounts or negotiable orders of withdrawal, the U.C.C. shall apply. Relative to the payment of a deceased depositor's funds, the act increases the limit from $500 to $1,000 which may be paid out where no executor has qualified.

PUBLIC CHAPTER #216

The Department of Banking was renamed the Department of Financial Institutions.

1983 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #220

This act creates the Tennessee Competitive Export Corporation, the purpose of which is to stimulate the export business in Tennessee.

PUBLIC CHAPTER #258

This act provides that funds of the Tennessee Consolidated Retirement System may be placed in any financial institution in this State without deposit by the institution of collateral provided that the funds are insured and such funds do not exceed $30 million.

PUBLIC CHAPTER #274

The new act is entitled "Industrial Bank and Investment Company Regulatory Act of 1983" and provides for the regulation of industrial loan and thrift companies and industrial banks by the Commissioner of Financial Institutions and the registration of investment certificates issued by such institutions.

PUBLIC CHAPTER #287

With the approval of both the bank and the government unit, any officer, director or employee of any bank may serve in any capacity in state or local government, except in any capacity in the Department of Financial Institutions.

PUBLIC CHAPTER #328

This chapter reenacts Chapter #723 of the Public Acts of 1982, increasing the time price differential that a saller may charge pursuant to a retail installment contract to $11.75 per $100.00 per year on the principal balance of each transaction. The amount which may be charged under a retail charge agreement is raised to $0.17 1/2 per $10.00 per month on the unpaid balance.

PUBLIC CHAPTER # 330

This act authorizes certain financial transactions between banks and savings and loan associations and their employees and counties and municipalities and their boards and a encies and employees.

PUBLIC CHAPTER #431

The maximum effective interest rate which may be charged by a premium finance company is raised from 18 per cent to 24 per cent per annum; the service charge allowable on an open end account is raised from $12.00 to $15.00.

PUBLIC CHAPTER #441

This chapter requires the approval of the Commissioner of Financial Institutions prior to a person acquiring control of a State bank by acquiring the voting securities of a State bank or otherwise.

1983 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #456

This act changes the common law in Tennessee in that words on the face of a check or other instrument that it is satisfaction in full of a debt shall not be considered conclusive evidenced that the debt is discharged, provided that the instrument is tendered back to the remittor.

PUBLIC CHAPTER #457

All written contracts signed by the party to be bound shall be prima facie evidenced that the contract contains the true intention of the parties; such contracts, including security agreements to secure future indebtedness, will be enforced as written.

PUBLIC CHAPTER #464

"Formula rate" of interest is defined as four percentage points above the average prime loan rate for the most recent week for which such an average rate has been published by the Federal Reserve or 24 per cent per annum, whichever is less.

1984 PROPOSED DEPARTMENT LEGISLATION

Change in Control of Savings & Loans

This bill would make T.C.A. §45-2-103, which requires approval of the commissioner, applicable to state-chartered savings & loan associations.

Examination Fees of Industrial Loan & Thrifts

This bill would increase the examination fee of industrial loan and thrift companies.

Letters of Credit

This bill would require that outstanding letters of credit and documentary drafts be reported in the financial statements of the financial institution.

Recordation of Stock Transfer

This bill would require that stock transfer books of a bank show the name, residence and number of shares of each shareholder as well as all transfers of stock, stating the date when made, the number of shares transferred, and to whom and from whom shares were transferred.

Merger - Notice to Stockholders

This bill provides for notice to dissenting shareholders of both banks involved in a merger.

1984 PROPOSED DEPARTMENT LEGISLATION

Acquisition of a Failed Bank

This bill would allow a bank located in any county in the state to purchase assets and assume liabilities of a closed bank and to operate it as a branch.

Money Orders

This bill would add credit unions to the list of institutions which need not apply for a license to sell money orders, and increases the licensing fees for issuers of money orders.

Change in Bank Control

The purpose of this bill is to remove the exemption for holding companies from the application of T.C.A. §45-2-103. For the department to adequately regulate state banks, it must have authority over the acquisition of state banks by holding companies.

Transfer of Classified Loans

This bill would restrict the sale and purchase of classified assets and loan participations.

Bank Holding Company Regulation

This bill would give the commissioner the authority to regulate bank holding companies and would allow acquisition of the capital stock of one or more banks by a bank holding company if approved by the commissioner.

1983 RULES ENACTED

Chapter 1080-2-.01, Retention of Records

The amended rule, effective April 18, 1983, prescribes the period of time a state-chartered bank shall retain certain records.

Chapter 0180-7-.06, Formation of Interim Banks

The new rule, effective December 14, 1983, defines an "interim bank merger" as the technique by which a bank holding company obtains a new bank charter solely for the purpose of merging an existing bank into the bank for which the charter is sought or solely for the purpose of merging the bank. An interim bank shall have such capital structure as will meet the expenses of organization but not less than $1,000. A filing fee of $3,000 made payable to the Treasurer, State of Tennessee, must accompany the application which is made to the commissioner. Preliminary approval of interim banks is conditioned on approval of the subsequent merger.

Chapter 0180-7-.08, Fees

The new rule, effective December 14, 1983, sets out the fees required to accompany the various applications approved by the department.

BANKS

NEW STATE BANKS FORMALLY OPENED IN 1983

DATE OPENED	NAME OF BANK AND LOCATION
06-08-83	Tennessee Bank and Trust Millington, TN
08-01-83	Lewis County Bank Hohenwald, TN
11-16-83	Raya Bank International Nashville, TN
12-02-83	Volunteer Bank and Trust Company of Hamilton County Chattanooga, TN

APPLICATIONS APPROVED DURING 1983

NEW BRANCHES

DATE APPROVED	NAME OF BANK	BRANCH
02-02-83	First Peoples Bank of Jefferson County Jefferson City, TN	White Pine Branch
04-14-83	Oneida Bank and Trust Co. Oneida, TN	Municipal Drive Branch
04-14-83	Merchants and Farmers Bank Greenback, TN	Highway 72 Branch
05-11-83	Bank of Bartlett Bartlett, TN	Raleigh Branch

CONVERSION FROM STATE CHARTERED BANK TO NATIONAL BANK

DATE OPENED	NAME AND LOCATION
06-01-83	First American Bank of Knoxville Knoxville, TN
06-01-83	First American Bank of Milan Milan, TN
06-01-83	First American Bank of Obion County Union City, TN
08-14-83	First American National Bank of Anderson County Clinton, TN

STATE BANKS MERGED IN 1983

DATE	
03-31-83	Bank of Hendersonville, Hendersonville, merged with Volunteer State Bank, Portland
12-30-83	White County Bank, Sparta, merged with Citizens Bank, Carthage
12-30-83	United Southern Bank of Robertson County, Springfield, merged with Farmers Bank, Portland
12-30-83	Bank of Eagleville, Eagleville, merged with Union Planters National Bank, Memphis
12-31-83	First Trust & Savings Bank, Paris, merged with Midland Bank & Trust, Memphis

NEW STATE BRANCHES FORMALLY OPENED IN 1983

DATE OPENED	NAME OF BANK	NEW BRANCH
01-24-83	Citizens Bank of Blount County Maryville, TN	Foothills Mall Branch
01-24-83	Claiborne County Bank Tazewell, TN	Highway 25-E Branch Harrogate, TN
03-03-83	Bank of Maryville Maryville, TN	Foothills Mall Branch
04-04-83	First State Bank Maynardville, TN	County Line Branch
06-13-83	First Peoples Bank of Jefferson County Jefferson City, TN	White Pine Branch
05-09-83	Selmer Bank and Trust Company Selmer, TN	Drive-In Branch
07-29-83	American City Bank Tullahoma, TN	Manchester Branch
10-03-83	Hamilton Bank of Johnson City Johnson City, TN	Downtown Branch
10-24-83	Dukedom Bank Dukedom, TN	Martin Branch
11-15-83	Valley Fidelity Bank and Trust Company Knoxville, TN	Farragut Branch
12-15-83	Bank of Madisonville Madisonville, TN	Plaza Branch

NAME CHANGES IN 1983

DATE	
02-18-83	Franklin County Bank, Winchester, changed its name to United Southern Bank of Franklin County
03-17-83	Memphis Bank & Trust Company, Memphis, changed its name to Midland Bank & Trust Company
03-31-83	United American Bank in Memphis, Memphis, changed its name to Central Trade Bank of Memphis
05-20-83	United Southern Bank of Cheatham County, Kingston Springs changed its name to Cheatham State Bank
05-24-83	City and County Bank of Monroe County, Tellico Plains changed its name to Citizens Bank of Monroe County
05-24-83	The City Bank & Trust Co., McMinnville, changed its name to City Bank & Trust Company
05-26-83	United Southern Bank of Franklin County, Winchester changed its name to Franklin County Bank
06-02-83	United Southern Bank of Williamson County, College Grove, changed its name to Bank of Franklin
06-06-83	City & County Bank of Union County, Maynardville, changed its name to Union County Bank
06-07-83	United Southern Bank of Rutherford County, Murfreesboro, changed its name to Citizens Central Bank
06-20-83	Bank of Maryville, Maryville, changed its name to First Tennessee Bank
06-23-83	City and County Bank of Hawkins County, Rogersville, changed its name to First Commerce Bank of Hawkins County
07-05-83	United Southern Bank of Sumner County, Gallatin, changed its name to Sumner Bank
07-29-83	Central Trade Bank of Memphis, Memphis, changed its name to United American Bank of Memphis
08-18-83	United Southern Bank of Dickson County, Dickson, changed its name to First Security Bank of Dickson
08-23-83	Bank of Germantown, Germantown, changed its name to Community Bank of Germantown
08-26-83	Alcoa Banking Company, Alcoa, changed its name to American Fidelity Bank

NAME CHANGES IN 1983

DATE	
09-28-83	Hamilton Bank of Johnson City, Johnson City, changed its name to Hamilton Bank of Upper East Tennessee
10-25-83	Peoples Bank of Pikeville, Pikeville, changed its name to Bledsoe County Bank
11-22-83	The Murfreesboro Bank & Trust Company, Murfreesboro, changed its name to Mid-South Bank & Trust Company
12-08-83	City & County Bank of Rhea County, Spring City, changed its name to First Bank of Rhea County
12-29-83	Jefferson County Bank, Dandridge, changed its name to First Tennessee Bank

STATE BANKS PURCHASED AND ASSUMED IN 1983

DATE	NAME OF BANK AND LOCATION	PURCHASED BY
02-14-83	United American Bank Knoxville	First Tennessee Bank Knoxville
05-06-83	Smith County Bank Carthage	Murfreesboro Bank & Trust Murfreesboro
05-27-83	United American Bank Chattanooga	Union Planters National Bank Memphis
05-27-83	City & County Bank of Roane County Kingston	Bank of Oak Ridge Oak Ridge
05-27-83	City & County Bank of Knox County Knoxville	Bank of Knoxville Knoxville
05-27-83	City & County Bank of Anderson County Lake City	Third National Bank Nashville
05-27-83	United Southern Bank Nashville	Union Planters National Bank Memphis
07-08-83	First Central Bank Smithville	City Bank & Trust McMinnville
07-29-83	First Peoples Johnson City	First American Bank Nashville
08-12-83	First Commerce of Hawkins County Rogersville	Hamilton Bank Johnson City
08-26-83	United Southern Bank Clarksville	First American Bank Nashville
09-16-83	Warren County McMinnville	Murfreesboro Bank & Trust Murfreesboro

STATE BANK CAPITAL STOCK CHANGES IN 1983

Date	Name of Bank and Location	Increase In Common/Preferred Stock	Outstanding Capital After Change
02-10-83	The Farmers Bank, Woodland Mills	$ 200,000	$ 300,000
02-11-83	Home Banking Company, Finger	60,000	160,000
02-18-83	First State Bank, Henderson	225,000	675,000
03-02-83	City & County Bank of Union County Maynardville	400,000 5,000,000*	5,400,000
03-21-83	Bank of Hartsville, Hartsville	360,000	500,000
04-22-83	Pickett Co. Bank & Trust Company Byrdstown	200,000	1,000,000
04-29-83	United Southern Bank of Cannon County Woodbury	260,000	420,000
05-06-83	United Southern Bank of McMinnville, McMinnville	450,000	900,000
05-20-83	First Southern Bank, Mt. Juliet	200,000	500,000
05-24-83	City and County Bank of Monroe County, Tellico Plains	400,000*	900,000
06-03-83	First Southern Bank, Mt. Juliet	700,000	1,200,000
06-10-83	Central Trade Bank of Memphis, Memphis	3,000,000	6,000,000
06-27-83	Central Trade Bank of Memphis, Memphis	4,000,000- 7,500,000*	9,500,000
07-05-83	United Southern Bank of Sumner County, Gallatin	1,000,000	2,000,000
07-25-83	The Farmers Bank, Parsons	85,000	335,000
07-26-83	Farmers Bank and Trust Company Indian Mound	30,000	105,000
08-18-83	Dukedom Bank, Dukedom	410,000	500,000
08-26-83	Alcoa Banking Company, Alcoa	940,000-	500,000

STATE BANK CAPITAL STOCK CHANGES IN 1983

Date	Name of Bank and Location	Increase In Common/Preferred Stock	Outstanding Capital After Change
09-20-83	City & County Bank of Jefferson County, White Pine	$4,300,000	$5,000,000
10-18-83	Citizens State Bank, Trenton	375,000	750,000
10-25-83	Peoples Bank of Pikeville, Pikeville	400,000	750,000
11-15-83	Lawrence County Bank, Lawrenceburg	100,000	350,000
11-16-83	Bank of Bartlett, Bartlett	750,000	1,250,000
11-16-83	Citizens Bank, Carthage	2,400,000	4,800,000
12-07-83	Bank of Commerce, Morristown	1,250,000 10,000*	1,760,000
12-12-83	Williamson County Bank, Franklin	1,500,000	3,000,000
12-14-83	Farmers & Merchants Bank, Trezevant	200,000	250,000
12-15-83	First Bank & Trust, Tracy City	40,000	240,000
12-15-83	First Southern Bank, Mt. Juliet	1,000,000*	2,200,000
12-28-83	City & County Bank of Jefferson County, White Pine	100,000	5,100,000
12-30-83	Citizens Bank, Carthage	115,000	4,915,000

*Preferred Stock

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Anderson				
Bank of Oak Ridge	142,274	13,279	23,282	72,928
Bedford				
Bedford County Bank	32,409	1,932	3,887	11,188
Benton				
Bank of Camden	54,177	4,447	8,106	27,996
Bledsoe				
Bledsoe County Bank	6,065	585	600	3,886
Blount				
American Fidelity Bank	15,995	1,492	650	11,229
Citizens Bank of Blount County	57,829	5,538	7,265	19,106
First Tennessee Bank	212,063	61,201	1,004	105,275
Bradley				
Cleveland Bank and Trust Company	104,962	5,495	7,860	61,533
First Citizens Bank of Cleveland	62,682	3,964	3,406	43,198
Merchants Bank	102,513	8,971	4,168	50,104
Campbell				
First State Bank	28,453	1,534	2,601	5,998
Union Bank	22,570	1,213	3,151	6,262
Cannon				
Bank of Commerce	68,918	3,018	4,650	36,304
Meltons Bank	374	230	100	44
United Southern Bank	8,611	1,003		4,571
Carroll				
Bank of Huntingdon	77,479	3,263	11,092	31,691
Bank of McLemoresville	35,154	4,163	3,904	18,368
Citizens Bank & Trust Company	5,851	313	2,134	1,347
Farmers & Merchants Bank	7,759	976	803	4,008
McKenzie Banking Company	42,084	1,748	6,834	13,338
Carter				
Carter County Bank	71,467	5,176	3,001	42,759
Citizens Bank	78,172	5,839	1,000	45,021
Watauga Valley Bank	15,393	1,369	300	11,553
Cheatham				
Ashland City Bank & Trust	42,454	3,522	1,755	20,459
Cheatham State Bank	16,880	1,291		12,747
United Citizens Bank of Cheatham Co.	11,724	774	1,507	6,751
Chester				
Chester County Bank	15,535	1,173	1,090	7,586
First State Bank	58,678	4,262	8,129	14,286

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
557	131,841	30,576	101,265		8,068
108	28,045	4,461	23,584		3,754
293	48,505	4,545	43,960		4,796
36	5,894	718	5,176		106
1,232	15,144	1,947	13,197		586
291	52,420	4,847	47,573		4,209
1,550	190,425	25,286	165,139		13,071
667	93,784	15,581	78,203		9,396
264	56,333	9,960	46,373		4,655
712	90,969	18,944	72,025		9,305
122	25,304	5,636	19,668		2,680
90	19,982	4,297	15,685		2,371
418	62,873	8,020	54,853		5,079
	258	258			116
60	8,018	769	7,249		477
301	70,364	10,422	59,942		5,790
162	32,092	4,010	28,082	400	2,099
13	5,372	870	4,502		465
51	7,129	1,013	6,116		514
18	37,015	4,681	32,334		4,135
330	63,036	10,551	52,485		5,170
487	65,638	11,679	53,959		5,734
1,005	14,880	1,578	13,302		119
200	38,412	7,709	30,703		3,219
92	15,583	2,112	13,471		1,039
114	9,541	2,735	6,806		1,019
111	12,696	2,539	10,157		1,386
	51,574	10,518	41,056		5,416

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Claiborne				
Citizens Bank	55,084	3,483	8,154	16,819
Claiborne County Bank	46,682	4,701	7,765	19,364
Commercial Bank of Claiborne Co.	25,514	1,596	2,200	15,922
Clay				
Bank of Celina	25,452	1,367	1,100	19,253
Clay County Bank	10,665	814	2,782	5,882
Cocke				
Merchants Planters Bank	63,916	3,292	5,957	21,927
Coffee				
American City Bank of Tullahoma	29,292	6,605	4,115	10,673
Coffee County Bank	13,340	1,124	604	7,584
Peoples Bank & Trust Company	27,160	2,315	6,275	9,884
Crockett				
Bank of Alamo	27,353	3,179	1,662	14,720
Bank of Crockett	29,241	1,601	748	17,006
Bank of Friendship	15,402	868	1,394	5,850
Bells Banking Company	15,359	1,991	650	8,567
Planters Bank of Maury City	7,251	788	215	2,996
Cumberland				
Cumberland County Bank	51,116	4,536	1,793	33,792
Peoples Bank of Crossville	16,517	745	450	10,462
Davidson				
Bank of Goodlettsville	86,779	4,186	5,699	47,153
Citizens Savings Bank & Trust Co.	36,927	2,489	6,933	18,978
Commerce Union Bank	1,515,291	120,412	83,526	753,675
Nashville City Bank & Trust Co.	321,499	24,098	10,032	211,358
Raya Bank International	2,067	1,659		300
Union Planters Bank of Nashville	21,405	916		8,534
Decatur				
Citizens State Bank	17,126	3,304	1,967	9,849
Decatur County Bank	24,330	1,974	4,213	11,647
Farmers Bank	24,769	2,186	4,985	13,710
Dekalb				
Citizens Bank	37,005	2,544	8,408	10,330
Dekalb County Bank and Trust Co.	33,936	2,472	1,248	13,456
Liberty State Bank	17,561	969		8,831
Dickson				
Bank of Dickson	44,336	2,314	7,102	15,782
Farmers and Merchants Bank	7,032	446	1,134	3,891
First Security Bank of Dickson	11,049	738		7,828
Peoples Bank	20,152	1,297	6,124	6,782

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
157	48,591	7,926	40,665		5,273
209	41,784	6,532	35,252		4,482
147	23,294	3,013	20,281		1,974
86	23,065	3,896	19,169		1,952
46	9,382	1,691	7,691		1,053
317	58,164	10,464	47,700		4,774
68	23,070	6,342	16,728		1,897
77	11,472	2,415	9,057		1,678
115	24,899	5,750	19,149		1,702
132	23,870	8,000	15,870		2,684
152	26,529	3,601	22,928		2,291
45	13,845	1,657	12,188	100	1,172
86	14,099	2,243	11,856		964
	6,223	2,195	4,028		780
179	46,067	5,784	40,283		3,739
20	14,058	1,159	12,899		1,487
614	79,625	12,203	67,422		5,957
284	34,402	14,610	19,792		1,972
10,811	1,109,341	265,360	843,981	23,500	86,610
2,123	280,444	67,775	212,669		21,357
					2,058
39	19,789	822	18,967		1,485
106	15,877	2,544	13,333	200	748
132	21,991	3,402	18,589		1,933
85	23,175	3,999	19,176		1,195
127	34,015	3,482	30,533		2,451
121	31,007	4,440	26,567		2,564
40	16,176	1,833	14,343		1,099
93	40,268	5,982	34,286		3,696
81	6,607	1,459	5,148		425
68	10,784	1,595	9,189		106
168	17,549	4,184	13,365		2,213

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Dyer				
Farmers Bank	22,800	1,348	1,340	16,913
First Tennessee Bank	53,113	12,324	750	30,763
Security State Bank	29,493	1,909	10,037	9,994
Fayette				
First State Bank of Fayette Co.	17,774	1,703	2,913	7,326
Moscow Savings Bank	10,380	1,257	1,042	5,093
Oakland Deposit Bank	9,635	1,312	658	5,884
Somerville Bank & Trust Co.	48,976	3,209	6,140	25,317
Fentress				
Fentress County Bank	26,066	2,361		17,189
Union Bank	34,730	2,227	2,334	15,375
Franklin				
Franklin County Bank	31,507	2,260	1,675	14,972
Gibson				
Bank of Bradford	19,357	934	4,849	5,271
Bank of Commerce	26,031	1,723	5,906	8,746
Bank of Dyer	11,000	1,659	2,775	3,749
Bank of Trenton & Trust Company	18,725	3,089	1,195	7,813
Citizens State Bank	16,865	1,190	3,742	6,787
Farmers & Merchants Bank	17,837	1,213	3,133	8,891
Medina Banking Company	13,472	658	3,906	5,008
Merchants State Bank	66,933	7,027	16,621	22,715
Milan Banking Company	47,615	3,918	7,383	8,482
Giles				
Bank of Ardmore	40,834	3,961	4,900	22,062
Bank of Frankewing	11,495	677	1,487	7,121
Union Bank	75,999	2,964	6,494	32,046
Grainger				
Citizens Bk & Tr Co. of Grainger Co.	44,059	2,654	4,428	17,058
Greene				
Andrew Johnson Bank	21,842	1,516	350	14,232
Commerce Union Bank Greeneville	94,655	16,315	3,750	49,607
First Tennessee Bank	26,458	8,111	400	12,291
Greene County Bank	150,695	9,257	15,248	63,367
Grundy				
Coalmont Savings Bank	24,852	1,510	1,001	15,484
First Bank & Trust	18,053	1,533	400	13,283
Hamblen				
Bank of Commerce	88,436	5,293	5,368	58,314
First Tennessee Bank	52,746	8,700	599	24,458
Hamilton Bank of Morristown	88,075	5,837	1,922	48,041

BEST AVAILABLE COPY

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
118	20,447	2,875	17,572		2,004
298	47,512	7,641	39,871		4,075
93	26,524	893	25,631	50	2,147
14	15,619	2,358	13,261		1,855
34	9,418	1,154	8,264		950
60	8,914	1,394	7,520		704
3	42,625	6,615	36,010		5,716
131	23,295	4,174	19,121		2,275
150	28,756	5,228	23,528		5,147
212	29,395	4,101	25,294		1,721
52	17,542	2,051	15,491		1,403
92	19,406	2,784	16,622		1,729
40	10,126	1,173	8,953		672
205	17,348	3,757	13,591		1,093
80	15,290	2,361	12,929		1,306
93	15,874	1,762	14,112		1,574
31	12,087	1,712	10,375		1,182
118	60,515	7,629	52,886		4,559
90	43,228	5,705	37,523		3,352
281	37,861	6,485	31,376		2,622
80	10,470	1,273	9,197		1,016
465	68,608	9,441	59,167		6,164
136	39,800	8,195	31,605		3,674
140	19,385	3,081	16,304	700	1,454
506	85,201	13,960	71,241		7,122
116	23,809	4,771	19,038		1,680
369	132,489	16,206	116,283		13,310
125	23,207	2,741	20,466		1,347
	17,062	2,576	14,486		796
23	80,681	11,811	68,870	600	
326	42,788	9,001	33,787		3,280
194	78,503	15,005	[illegible]		5,830

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Hamblen (Continued)				
United Southern Bank of Morristown	20,351	2,737	1,813	11,347
Hamilton				
Commerce Union Bank Chattanooga	99,912	15,054		65,099
Pioneer Bank	285,138	20,470	10,719	115,011
Volunteer Bk & Tr Co of Hamilton Co.	10,022	1,354	2,997	199
Hancock				
Citizens Bank	11,933	922		7,307
Hardeman				
Bank of Bolivar	28,254	2,145	3,848	14,928
Bank of Middleton	16,603	1,866	1,573	6,891
Hardeman County Bank	63,650	2,588	2,283	48,744
Merchants Planters Bank	14,918	1,408	1,748	8,278
Whiteville Savings Bank	15,411	1,873	3,452	6,586
Hardin				
Citizens Bank	35,576	2,469	2,356	16,400
Hardin County Bank	35,546	2,035	2,750	21,673
Hawkins				
Citizens Union Bank	128,112	6,451	13,566	52,284
United Security Bank	14,845	1,590	1,124	6,138
Haywood				
Brownsville Bank	70,653	5,323	16,955	29,547
The First State Bank	52,495	4,027	4,955	25,471
Henderson				
Central State Bank	65,298	3,506	7,246	25,107
Farmers State Bank	16,823	1,747	2,694	8,241
Peoples Bank	10,200	589	6,649	1,681
Henry				
Commercial Bank & Trust Company	108,147	3,304	7,493	35,780
Farmers Bank & Trust Company	9,397	689	1,335	1,431
Security Bank & Trust Company	17,905	1,037	1,530	11,287
Hickman				
Security Bank & Trust Company	24,221	2,389	1,932	8,092
Houston				
Erin Bank & Trust Company	19,216	986	2,903	6,188
Humphreys				
Commerce Union Bank Humphreys Co.	41,172	3,285	2,939	22,531

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
	18,479	4,037	14,442		1,623
699	91,632	26,862	64,770		5,834
2,112	246,123	58,948	187,175		35,898
	7,558	894	6,664		2,432
115	10,655	3,522	7,133		803
151	24,776	3,490	21,286		1,925
34	15,200	1,983	13,217		1,113
935	57,056	6,043	51,013		3,854
72	13,552	1,475	12,077		1,062
48	13,718	1,497	12,221		1,356
210	32,298	5,558	26,740		2,648
196	31,795	4,857	26,938		2,867
666	113,388	18,199	95,189		12,467
61	13,485	4,087	9,398		1,276
311	61,184	7,547	53,637		7,923
340	46,643	7,540	39,103		4,655
254	57,834	10,421	47,413		6,126
63	14,759	1,758	13,001		1,638
	9,525	1,295	8,230		661
250	97,015	11,016	85,999		8,867
22	8,538	800	7,738		665
67	15,804	2,004	13,800	200	615
166	20,550	4,673	15,877		3,078
82	16,476	3,601	12,875		2,517
222	37,371	6,717	30,654	489	2,437

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Jackson				
Citizens Bank	14,253	671	203	8,395
Jackson County Bank	29,650	1,306	5,133	12,581
Jefferson				
First Peoples Bank of Jefferson Co.	45,429	2,282	1,960	30,956
First Tennessee Bank	39,582	4,899	2,952	23,197
Johnson				
Farmers State Bank	41,043	2,179	5,551	15,796
Johnson County Bank	13,385	762	1,901	4,899
Knox				
Bank of Knoxville	332,752	21,908	29,900	122,125
First Tennessee Bank	754,673	86,755	5,476	437,796
Valley Fidelity Bank	295,466	17,137	35,430	156,457
Lake				
First State Bank & Trust Company	24,168	2,254	7,404	8,505
Lauderdale				
Bank of Halls	23,224	2,327	4,743	11,127
Bank of Ripley	54,531	5,628	9,822	22,986
Farmers Union Bank	42,084	2,272	8,302	16,499
Gates Banking & Trust Company	13,676	1,081	3,035	4,696
The Lauderdale County Bank	7,049	806	450	3,879
Lawrence				
American Bank	30,601	1,508	301	23,476
Bank of Loretto	26,872	2,232	2,164	17,351
Commerce Union of Lawrence County	61,863	9,770	2,416	33,659
Lawrence County Bank	25,922	2,338	2,481	16,073
Lewis				
First Citizens Bank of Hohenwald	36,853	1,541	6,616	15,631
Lewis County Bank	5,387	1,035	600	1,589
Lincoln				
Lincoln County Bank	38,720	3,066	3,749	24,226
The Peoples Bank of Elk Valley	24,515	2,052	4,231	13,628
Loudon				
Bank of Loudon County	53,183	6,164	5,577	25,348
Merchants and Farmers Bank	19,810	1,287	1,350	6,827
McMinn				
Bank of Niota	10,190	851	901	4,073
City & County Bank in McMinn Co.	33,141	2,213	1,056	14,674
Riceville Bank	16,573	2,016	491	11,967
Southern United Bank of McMinn Co.	21,346	1,824	3,026	9,865

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
48	12,728	1,183	11,545		1,243
299	27,290	3,397	23,893		1,933
202	40,178	5,385	34,793		2,732
367	36,310	5,154	31,156		3,170
200	37,270	6,062	31,208		3,415
61	11,833	1,755	10,078		1,335
1,502	290,380	45,261	245,119		23,568
3,084	597,653	192,494	405,159		75,387
1,794	246,702	48,959	197,743		23,818
50	21,257	4,324	16,933		2,016
104	20,730	2,277	18,453		2,176
66	48,253	6,893	41,360	200	5,121
197	37,378	4,710	32,668		4,067
49	12,635	1,574	11,061		886
21	5,991	1,364	4,627		942
180	27,788	3,411	24,377		2,093
154	24,637	6,312	18,325		1,811
1,001	54,476	5,718	48,758		4,105
345	24,983	2,843	22,140		291
165	34,181	5,148	29,033		2,008
2	4,593	2,027	2,566		752
232	35,421	7,524	27,897		2,693
130	22,319	5,022	17,297		1,838
171	48,518	6,955	41,563		3,977
75	17,742	2,879	14,863		1,449
31	9,275	2,275	7,000		893
180	31,316	7,059	24,257	500	818
135	15,027	3,112	11,915		1,398
90	19,521	2,103	17,418		1,473

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
McNairy				
Bank of Adamsville	16,418	1,196	310	9,048
Farmers and Merchants Bank	13,850	1,695		4,076
Home Banking Company	7,663	1,097	1,802	3,087
Selmer Bank and Trust	43,077	2,307	6,658	21,822
Macon				
Citizens Bank	48,208	1,973	7,380	25,297
Macon Bank & Trust Company	57,832	3,334	10,728	26,462
Madison				
First Tennessee Bank	49,562	10,331	300	31,456
Marion				
Citizens State Bank	14,918	2,362	2,394	7,752
First Bank of Marion County	48,972	4,448	4,969	23,952
Marion Trust and Banking Company	38,402	4,405	4,870	19,435
Marshall				
Bank of Belfast	5,973	512	101	3,892
Farmers Bank	13,567	742	600	9,510
First State Bank	10,723	3,649	600	2,068
Peoples and Union Bank	55,623	6,315	8,213	18,333
Maury				
Middle Tennessee Bank	113,645	4,580	12,324	35,591
The First Bank of Maury County	25,064	2,085	902	14,582
Meigs				
Meigs County Bank	24,084	1,423	2,709	15,681
Monroe				
Bank of Madisonville	58,944	2,597	7,349	27,608
Citizens Bank of Monroe County	21,099	1,389	700	12,973
Sweetwater Valley Bank	66,778	4,067	5,609	35,576
Montgomery				
Commerce Union Bank Clarksville	97,766	6,968	6,507	46,836
Northern Bank of Tennessee	141,892	7,392	8,655	82,999
Moore				
Farmers Bank	34,059	1,675	4,800	9,782
Morgan				
Citizens Bank & Trust Company	26,848	3,409	2,351	10,492
Peoples Bank & Trust Company	14,705	1,834	200	8,826
Obion				
Bank of Obion County	13,318	472	550	8,530
Bank of Troy	25,383	777	3,882	17,405
Commerce Union Bank Union City	80,836	16,420	3,837	35,665

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
114	15,223	2,965	12,258		1,174
121	12,297	2,620	9,677		1,332
32	6,947	1,206	5,741		592
197	38,511	6,573	31,938		4,002
295	42,702	5,537	37,165		4,631
262	51,340	8,591	42,749		4,361
310	45,797	7,323	38,474	180	2,586
71	13,585	2,247	11,338		1,202
251	43,623	7,044	36,579		4,484
150	34,617	3,902	30,715		3,065
29	5,483	905	4,578		482
152	12,432	1,562	10,870		939
31	9,348	2,251	7,097		1,375
150	50,982	11,794	39,188		3,789
360	102,263	10,072	92,191		8,313
	23,104	3,248	19,856		1,518
42	21,820	3,732	18,088		1,914
78	52,959	5,830	47,129		4,877
185	20,643	2,702	17,941		174
167	59,401	11,938	47,463		5,591
523	88,412	14,563	73,849	355	7,042
592	124,129	23,368	100,761		11,626
136	29,885	4,611	25,274		3,650
100	24,464	4,059	20,405		2,096
	14,276	3,013	11,263		220
113	12,191	1,654	10,537		856
131	23,320	2,949	20,371	300	1,407
360	72,485	9,297	63,188		6,979

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Obion (Continued)				
Commercial Bank	17,068	1,054	2,457	6,463
Farmers Bank	9,021	812	1,046	4,312
First State Bank	23,498	1,861	2,442	10,774
Reelfoot Bank	24,791	2,603	1,098	17,078
Overton				
Union Bank & Trust Company	73,011	2,837	801	44,627
Perry				
Bank of Perry County	14,742	1,409	1,400	9,762
First State Bank	27,708	1,113	2,472	15,253
Pic ett				
Peoples Bank & Trust Company	12,856	860	306	8,910
Pickett County Bank & Trust Company	21,730	2,594	1,000	10,750
Polk				
Benton Banking Company	15,373	1,057	1,024	9,446
Ducktown Banking Company	40,960	1,247	5,206	23,914
Peoples Bank of Polk County	5,670	307	349	3,621
Putnam				
American Bank & Trust	79,500	4,073	9,562	44,819
Bank of Putnam County	62,079	2,924	5,154	28,099
Citizens Bank of Cookeville, Tenn	125,323	8,458	8,721	66,315
Rhea				
Dayton Bank & Trust Company	53,926	5,544	2,210	31,829
First Bank of Rhea County	18,162	1,604	1,626	9,514
Roane				
Bank of Roane County	95,036	5,552	7,332	45,830
Robertson				
Bank of Orlinda	4,637	221	854	1,742
Rutherford				
Citizens Central Bank	21,446	1,929	400	12,923
Commerce Union of Rutherford Co.	107,510	20,976	2,883	49,101
Mid-South Bank and Trust Company	266,897	34,393	24,265	122,200
Scott				
First Trust and Savings Bank	45,071	4,158	6,500	21,887
Oneida Bank & Trust Company	7,721	975	252	5,245
Sequatchie				
Citizens Bank of Dunlap	9,932	1,315	3,011	4,514
Sequatchie County Bank	23,414	1,840	3,904	8,421

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
45	15,179	2,102	13,077		1,501
283	8,318	1,544	6,774		575
165	20,982	2,981	18,001		1,988
209	22,094	7,734	14,360		2,233
1,058	64,858	7,867	56,991		7,072
126	13,251	2,309	10,942		1,133
101	24,831	3,398	21,433		2,039
66	11,566	1,110	10,456		936
107	17,250	2,295	14,955		2,070
113	14,038	4,446	9,592		1,106
217	37,548	4,994	32,554		2,861
20	5,129	696	4,433		382
208	72,341	9,721	62,620		5,236
230	56,781	6,901	49,880		4,295
738	111,031	16,276	94,755		9,607
5	50,035	8,793	41,242		2,011
195	16,846	2,984	13,862	50	999
461	87,212	10,859	76,353		6,089
18	4,213	1,028	3,185		424
121	19,620	5,342	14,278		1,436
876	94,811	16,295	78,516	2,000	7,133
1,197	241,572	35,026	206,546		15,269
229	40,727	5,889	34,838		3,915
52	7,308	1,222	6,086		413
40	8,584	1,420	7,164		919
150	19,916	2,710	17,206		2,939

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Sevier				
Bank of Sevierville	74,722	3,055	6,410	27,480
Sevier County Bank	70,975	14,553	7,138	23,465
Tennessee State Bank	47,740	3,267	375	32,116
Shelby				
Bank of Bartlett	23,352	2,439	1,739	13,953
Barretville Bank & Trust Company	129,403	10,794	5,758	48,326
Citizens Bank	11,222	609		3,901
Commerce Union of Memphis	151,999	26,620	2,767	92,291
Commercial & Industrial Bank	362,975	33,125	4,400	191,361
Midland Bank and Trust Co.	387,747	21,084	13,326	109,559
Tennessee Bank & Trust	4,800	874	690	1,723
The Community Bank of Germantown	60,489	6,477	4,519	28,503
Tri-State Bank of Memphis	38,670	1,727	5,080	14,524
United American Bank in Memphis	121,191	10,867	7,817	71,376
Smith				
Citizens Bank	94,331	2,830	5,418	43,976
Stewart				
Citizens Cumberland City Bank	12,090	854	658	6,930
Dover-Peoples Bank & Trust Co.	25,493	2,094	2,639	14,422
Farmers and Merchants Bank	8,943	829	300	5,375
Farmers Bank and Trust Company	7,545	197	500	5,521
Sullivan				
Bank of Tennessee	39,290	6,690	4,950	19,592
Citizens Fidelity Bank	23,544	1,862	3,131	12,449
Tri City Bank and Trust Company	128,066	8,714	16,840	61,341
Sumner				
Commerce Union Bank of Sumner Co.	63,315	9,492	1,916	30,004
Farmers and Merchants Bank	7,895	505		4,753
Farmers Bank	52,371	5,165	2,571	26,251
First Tennessee Bank	37,832	12,402	499	16,908
Sumner Bank	46,581	3,363	1,000	23,027
The Citizens Bank of Hendersonville	46,878	5,025	10,805	12,790
Volunteer State Bank	48,367	4,978	5,916	26,610
Tipton				
Bank of Mason	3,628	557		974
Brighton Bank	10,954	1,655	1,456	3,729
First State Bank	53,047	10,825	3,639	25,926
Munford Union Bank	21,471	2,321	1,836	8,692
Tipton County Bank	113,140	12,166	20,057	55,715
Union Savings Bank	29,958	3,725	5,077	11,875
Trousdale				
Bank of Hartsville	19,889	1,830	2,856	7,480
Citizens Bank	20,346	1,312	1,236	9,841

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
523	66,407	10,106	56,301		6,454
40	63,820	13,204	50,616		5,663
314	44,012	6,645	37,367		3,159
56	21,041	4,749	16,292		2,011
100	110,497	22,896	87,601		16,851
18	10,531	2,283	8,248		556
959	122,624	30,193	92,431	1,250	8,541
1,573	319,034	75,739	243,295	4,000	19,662
1,290	343,237	62,117	281,120		24,441
4	3,277	771	2,506		1,500
217	54,452	10,388	44,064		3,960
155	34,841	11,863	22,978	60	3,224
1,609	109,839	30,978	78,861		8,429
1,070	81,112	8,914	72,198		11,200
57	11,124	1,332	9,792		954
170	22,056	2,468	19,588		2,689
63	8,285	955	7,330		508
33	7,153	921	6,232		392
275	34,873	11,939	22,934		2,922
405	20,532	2,253	18,279		1,351
506	113,623	17,732	95,891	1,098	9,034
286	57,551	8,957	48,594		4,189
70	7,370	1,871	5,499		413
323	46,568	8,959	37,609		4,815
207	35,175	6,500	28,675		2,132
290	43,498	8,791	34,707		2,161
76	43,780	7,256	36,524	300	2,326
211	43,670	8,635	35,035	300	3,595
	3,180	1,062	2,118		448
53	10,010	818	9,192		724
325	48,447	7,187	41,260	200	3,652
88	18,800	2,599	16,201		1,815
827	104,192	15,374	88,818		7,450
223	27,391	4,351	23,040		1,988
113	17,875	2,938	14,937		1,680
116	18,580	4,030	14,550		1,382

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Unicoi				
First Security Bank	22,457	2,126	1,299	16,200
Union				
First State Bank	14,042	944	1,599	6,135
Union County Bank	50,472	1,747	2,205	25,785
Van Buren				
Citizens Bank	8,047	515	700	4,187
Warren				
City Bank and Trust Company	116,673	6,618	11,276	56,823
USB of McMinnville	11,885	1,321		7,439
Washington				
Commerce Union Bank Johnson City	47,674	7,407	2,099	27,326
Farmers and Merchants Bank	5,971	858		3,708
First Tennessee Bank	119,062	22,463	950	65,204
Hamilton Bank of Upper East Tenn	201,477	14,337	19,219	84,847
Wayne				
Bank of Waynesboro	30,633	2,633	5,670	12,219
Peoples Bank	28,338	1,362	1,308	21,582
Wayne County Bank	28,485	1,793	1,900	18,404
Weakley				
Bank of Gleason	23,697	1,642	2,013	11,697
Bank of Sharon	27,327	1,415	6,163	9,437
City State Bank	34,632	1,557	5,101	15,908
Dukedom Bank	7,427	1,875	1,485	1,980
Greenfield Banking Company	24,027	985	4,987	10,667
Martin Bank	40,992	2,017	3,358	24,153
Weakley County Bank	26,195	996	3,594	10,178
Williamson				
Bank of Franklin	23,288	3,034	200	11,796
Liberty Bank of Brentwood	24,128	1,763	1,459	14,690
Williamson County Bank	186,878	12,485	7,723	113,107
Wilson				
First Southern Bank	26,008	1,232	2,326	15,396
Lebanon Bank	91,761	6,589	9,066	45,085
Peoples Bank	48,394	1,490	6,303	26,424

CHARTERED BANKS ON DECEMBER 31, 1983

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
341	21,289	3,889	17,400		938
42	12,751	1,829	10,922		1,105
643	48,825	5,420	43,405	100	874
54	7,012	1,159	5,853		1,034
568	107,360	16,722	90,638		7,320
55	11,015	3,413	7,602	175	513
439	38,252	11,032	27,220		4,664
76	5,426	1,599	3,827		419
707	102,496	22,186	80,310	450	6,655
838	166,171	32,743	133,428		12,164
152	26,199	4,158	22,041		3,258
258	25,560	4,841	20,719		2,521
21	25,004	3,814	21,190		2,928
196	21,153	2,995	18,158		2,296
132	23,993	2,969	21,024		2,764
208	30,830	3,848	26,982		2,602
6	6,499	1,040	5,459		834
98	21,426	2,322	19,104		2,142
263	39,083	4,856	34,227		1,315
108	24,058	2,864	21,194		1,832
163	20,490	3,354	17,136		1,659
156	22,304	4,130	18,174		1,576
1,003	165,368	28,494	136,874	500	13,961
	26,816	5,253	21,563		
249	83,709	14,091	69,618		6,400
286	44,458	5,999	38,459		3,249

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Anderson			
Bank of Oak Ridge	55.3	76.8	5.7
Bedford			
Bedford County Bank	39.9	84.1	11.6
Benton			
Bank of Camden	57.7	90.6	8.9
Bledsoe			
Bledsoe County Bank	65.9	87.8	1.7
Blount			
American Fidelity Bank	74.1	87.1	3.7
Citizens Bank of Blount County	36.4	90.8	7.3
First Tennessee Bank	55.3	86.7	6.2
Bradley			
Cleveland Bank & Trust Company	65.6	83.4	9.0
First Citizens Bank of Cleveland	76.7	82.3	7.4
Merchants Bank	55.1	79.2	9.1
Campbell			
First State Bank	23.7	77.7	9.4
Union Bank	31.3	78.5	10.5
Cannon			
Bank of Commerce	57.7	87.2	7.4
Meltons Bank	17.1		31.0
United Southern Bank	57.0	90.4	5.5
Carroll			
Bank of Huntingdon	45.0	85.2	7.5
Bank of McLemoresville	57.2	87.5	7.1
Citizens Bank and Trust Company	25.1	83.8	7.9
Farmers and Merchants Bank	56.2	85.8	6.6
McKenzie Banking Company	36.0	87.4	9.8
Carter			
Carter County Bank	67.8	83.3	7.2
Citizens Bank	68.6	82.2	7.3
Watauga Valley Bank	77.6	89.4	.8
Cheatham			
Ashland City Bank & Trust	53.3	79.9	7.6
Cheatham State Bank	81.8	86.4	6.2
United Citizens Bank of Cheatham Co.	70.8	71.3	8.7

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Chester			
Chester County Bank	59.8	80.0	8.9
First State Bank	27.7	79.6	9.2
Claiborne			
Citizens Bank	34.6	83.7	9.6
Claiborne County Bank	46.3	84.4	9.6
Commercial Bank of Claiborne Co.	68.4	87.1	7.7
Clay			
Bank of Celina	83.5	83.1	7.7
Clay County Bank	62.7	82.0	9.9
Cocke			
Merchants Planters Bank	37.7	82.0	7.5
Coffee			
American City Bank of Tullahoma	46.3	72.5	6.5
Coffee County Bank	66.1	78.9	12.6
Peoples Bank and Trust Company	39.7	76.9	6.3
Crockett			
Bank of Alamo	61.7	66.5	9.8
Bank of Crockett	64.1	86.4	7.8
Bank of Friendship	42.3	88.0	8.3
Bells Banking Company	60.8	84.1	6.3
Planters Bank of Maury City	48.1	64.7	10.8
Cumberland			
Cumberland County Bank	73.4	87.4	7.3
Peoples Bank of Crossville	74.4	91.8	9.0
Davidson			
Bank of Goodlettsville	59.2	84.7	6.9
Citizens Savings Bank & Trust Co.	55.2	57.5	5.3
Commerce Union Bank	67.9	76.1	7.3
Nashville City Bank and Trust Co.	75.4	75.8	6.6
Raya Bank International	34.6	55.9	99.6
Union Planters Bank of Nashville	43.1	95.8	6.9
Decatur			
Citizens State Bank	62.0	84.0	5.5
Decatur County Bank	53.0	84.5	7.9
Farmers Bank	59.2	82.7	4.8

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Dekalb			
Citizens Bank	30.4	89.8	6.6
Dekalb County Bank & Trust Co.	43.4	85.7	7.6
Liberty State Bank	54.6	88.7	6.3
Dickson			
Bank of Dickson	39.2	85.1	8.3
Farmers and Merchants Bank	58.9	77.9	6.0
First Security Bank of Dickson	72.6	85.2	1.0
Peoples Bank	38.6	76.2	11.0
Dyer			
Farmers Bank	82.7	85.9	8.8
First Tennessee Bank	64.7	83.9	7.7
Security State Bank	37.7	96.6	7.4
Fayette			
First State Bank of Fayette County	46.9	84.9	10.4
Moscow Savings Bank	54.1	87.7	9.2
Oakland Deposit Bank	66.0	84.4	7.3
Somerville Bank and Trust Company	59.4	84.5	11.7
Fentress			
Fentress County Bank	73.8	82.1	8.7
Union Bank	53.5	81.8	14.8
Franklin			
Franklin County Bank	50.9	86.0	5.5
Gibson			
Bank of Bradford	30.0	88.3	7.2
Bank of Commerce	45.1	85.7	6.6
Bank of Dyer	37.0	88.4	6.1
Bank of Trenton and Trust Company	45.0	78.3	5.8
Citizens State Bank	44.4	84.6	7.7
Farmers and Merchants Bank	56.0	88.9	8.8
Medina Banking Company	41.4	85.8	8.8
Merchants State Bank	37.5	87.4	6.8
Milan Banking Company	19.6	86.8	7.0
Giles			
Bank of Ardmore	58.3	82.9	6.4
Bank of Frankewing	68.0	87.8	8.8
Union Bank	46.7	86.2	8.1
Grainger			
Citizens Bank & Trust Company	42.9	79.4	8.3

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Greene			
Andrew Johnson Bank	73.4	84.1	9.9
Commerce Union Bank Greeneville	58.2	83.6	7.5
First Tennessee Bank	51.6	80.0	6.3
Greene County Bank	47.8	87.8	[illegible]
Grundy			
Coalmont Savings Bank	66.7	88.2	5.4
First Bank & Trust	77.9	84.9	4.4
Hamblen			
Bank of Commerce	72.3	85.4	.7
First Tennessee Bank	57.2	79.0	6.2
Hamilton Bank of Morristown	61.2	80.9	6.6
United Southern Bank of Morristown	61.4	78.2	8.0
Hamilton			
Commerce Union Bank Chattanooga	71.0	70.7	5.8
Pioneer Bank	46.7	76.0	12.6
Volunteer Bk & Tr Co of Hamilton Co.	2.6	88.2	24.3
Hancock			
Citizens Bank	68.6	66.9	6.7
Hardeman			
Bank of Bolivar	60.3	85.9	6.8
Bank of Middleton	45.3	87.0	6.7
Hardeman County Bank	85.4	89.4	6.1
Merchants Planters Bank	61.1	89.1	7.1
Whiteville Savings Bank	48.0	89.1	8.8
Hardin			
Citizens Bank	50.8	82.8	7.4
Hardin County Bank	68.2	84.7	8.1
Hawkins			
Citizens Union Bank	46.1	83.9	9.7
United Security Bank	45.5	69.7	8.6
Haywood			
Brownsville Bank	48.3	87.7	11.2
First State Bank	54.6	83.8	8.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Henderson			
Central State Bank	43.4	82.0	9.4
Farmers State Bank	55.8	88.1	9.7
Peoples Bank	17.6	86.4	6.5
Henry			
Commercial Bank & Trust Company	36.9	88.6	8.2
Farmers Bank & Trust Company	16.8	90.6	7.1
Security Bank & Trust Company	71.4	87.3	4.6
Hickman			
Security Bank & Trust Company	39.4	77.3	12.7
Houston			
Erin Bank & Trust Company	37.6	78.1	13.1
Humphreys			
Commerce Union Bank Humphreys Co.	60.3	82.0	7.1
Jackson			
Citizens Bank	66.0	90.7	8.7
Jackson County Bank	46.1	87.6	6.5
Jefferson			
First Peoples Bank of Jefferson Co.	77.0	86.6	6.0
First Tennessee Bank	63.9	85.8	8.0
Johnson			
Farmers State Bank	42.4	83.7	8.3
Johnson County Bank	41.4	85.2	10.0
Knox			
Bank of Knoxville	42.1	84.4	7.1
First Tennessee Bank	73.3	67.8	10.0
Valley Fidelity Bank	63.4	80.2	8.1
Lake			
First State Bank & Trust Company	40.0	79.7	8.3
Lauderdale			
Bank of Halls	53.7	89.0	9.4
Bank of Ripley	47.6	85.7	9.8
Farmers Union Bank	44.1	87.4	9.7
Gates Banking and Trust Company	37.2	87.5	6.5
The Lauderdale County Bank	64.7	77.2	13.4

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SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Lawrence			
American Bank	84.5	87.7	6.8
Bank of Loretto	70.4	74.4	6.7
Commerce Union of Lawrence County	61.8	89.5	6.6
Lawrence County Bank	64.3	88.6	1.1
Lewis			
First Citizens Bank of Hohenwald	45.7	84.9	5.4
Lewis County Bank	34.6	55.9	14.0
Lincoln			
Lincoln County Bank	68.4	78.8	7.0
The Peoples Bank of Elk Valley	61.1	77.5	7.5
Loudon			
Bank of Loudon County	52.2	85.7	7.5
Merchants and Farmers Bank	38.5	83.8	7.3
McMinn			
Bank of Niota	43.9	75.5	8.8
City and County Bank in McMinn Co.	46.9	77.5	4.0
Riceville Bank	79.6	79.3	8.4
Southern United Bank of McMinn Co.	50.5	89.2	6.9
McNairy			
Bank of Adamsville	59.4	80.5	7.2
Farmers and Merchants Bank	33.1	78.7	9.6
Home Banking Company	44.4	82.6	7.7
Selmer Bank and Trust	56.7	82.9	9.3
Macon			
Citizens Bank	59.2	87.0	9.6
Macon Bank and Trust Company	51.5	83.3	7.5
Madison			
First Tennessee Bank	68.7	84.0	5.6
Marion			
Citizens State Bank	57.1	83.5	8.1
First Bank of Marion County	54.9	83.9	9.2
Marion Trust and Banking Company	56.1	88.7	8.0
Marshall			
Bank of Belfast	71.0	83.5	8.1
Farmers Bank	76.5	87.4	6.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Marshall (Continued)			
First State Bank	22.1	75.9	12.8
Peoples and Union Bank	36.0	76.9	6.8
Maury			
Middle Tennessee Bank	34.8	90.2	7.3
The First Bank of Maury County	63.1	85.9	6.1
Meigs			
Meigs County Bank	71.9	82.9	7.9
Monroe			
Bank of Madisonville	52.1	89.0	8.3
Citizens Bank of Monroe County	62.8	86.9	.8
Sweetwater Valley Bank	59.9	79.9	8.4
Montgomery			
Commerce Union Bank Clarksville	53.0	83.5	7.6
Northern Bank of Tennessee	66.9	81.2	8.2
Moore			
Farmers Bank	32.7	84.6	10.7
Morgan			
Citizens Bank and Trust Company	42.9	83.4	7.8
Peoples Bank and Trust Company	61.8	78.9	1.5
Obion			
Bank of Obion County	70.0	86.4	6.4
Bank of Troy	74.6	87.4	6.7
Commerce Union Bank Union City	49.2	87.2	8.6
Commercial Bank	42.6	86.2	8.8
Farmers Bank	51.8	81.4	6.4
First State Bank	51.3	85.8	8.5
Reelfoot Bank	77.3	65.0	9.0
Overton			
Union Bank & Trust Company	68.8	87.9	9.7
Perry			
Bank of Perry County	73.7	82.6	7.7
First State Bank	61.4	86.3	7.4
Pickett			
Peoples Bank & Trust Company	77.0	90.4	7.3
Pickett County Bank & Trust Co.	62.3	86.7	9.5

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Polk			
Benton Banking Company	67.3	68.3	7.2
Ducktown Banking Company	63.7	86.7	7.0
Peoples Bank of Polk County	70.6	86.4	6.7
Putnam			
American Bank & Trust Company	62.0	86.6	6.6
Bank of Putnam County	49.5	87.8	6.9
Citizens Bank of Cookeville, Tenn	59.7	85.3	7.7
Rhea			
Dayton Bank & Trust Company	63.6	82.4	3.7
First Bank of Rhea County	56.5	82.3	5.8
Roane			
Bank of Roane County	52.6	87.5	6.4
Robertson			
Bank of Orlinda	41.3	75.6	9.1
Rutherford			
Citizens Central Bank	65.9	72.8	6.7
Commerce Union of Rutherford Co.	51.8	82.8	8.5
Mid-South Bank & Trust Company	50.6	85.5	5.7
Scott			
First Trust & Savings Bank	53.7	85.5	8.7
Oneida Bank & Trust Company	71.8	83.3	5.3
Sequatchie			
Citizens Bank of Dunlap	52.6	83.5	9.3
Sequatchie County Bank	42.3	86.4	12.6
Sevier			
Bank of Sevierville	41.4	84.8	8.6
Sevier County Bank	36.8	79.3	8.0
Tennessee State Bank	73.0	84.9	6.6
Shelby			
Bank of Bartlett	66.3	77.4	8.6
Barretville Bank & Trust Co.	43.7	79.3	13.0
Citizens Bank	37.0	78.3	5.0
Commerce Union of Memphis	75.3	75.4	6.4
Commercial and Industrial Bank	60.0	76.3	6.5
Midland Bank & Trust Company	31.9	81.9	6.3

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Shelby (Continued)			
Tennessee Bank & Trust	52.6	76.5	31.3
The Community Bank of Germantown	52.3	80.9	6.5
Tri-State Bank of Memphis	41.7	66.0	8.5
United American Bank of Memphis	65.0	71.8	7.0
Smith			
Citizens Bank	54.2	89.0	11.9
Stewart			
Citizens Cumberland City Bank	62.3	88.0	7.9
Dover-Peoples Bank & Trust Co.	65.4	88.8	10.5
Farmers and Merchants Bank	64.9	88.5	5.7
Farmers Bank and Trust Company	77.2	87.1	5.2
Sullivan			
Bank of Tennessee	56.2	65.8	7.4
Citizens Fidelity Bank	60.6	89.0	5.7
Tri City Bank and Trust Company	54.0	84.4	7.9
Sumner			
Commerce Union of Sumner County	52.1	84.4	6.6
Farmers and Merchants Bank	64.5	74.6	5.2
Farmers Bank	56.4	80.8	9.2
First Tennessee Bank	48.1	81.5	5.6
Sumner Bank	52.9	79.8	4.6
The Citizens Bank of Hendersonville	29.2	83.4	5.6
Volunteer State Bank	60.9	80.2	8.1
Tipton			
Bank of Mason	30.6	66.6	12.3
Brighton Bank	37.3	91.8	6.6
First State Bank	53.5	85.2	7.3
Munford Union Bank	46.2	86.2	8.5
Tipton County Bank	53.5	85.2	6.6
Union Savings Bank	43.4	84.1	6.6
Trousdale			
Bank of Hartsville	41.8	83.6	8.4
Citizens Bank	53.0	78.3	6.8
Unicoi			
First Security Bank	76.1	81.7	4.2

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1983

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Union			
First State Bank	48.1	85.7	7.9
Union County Bank	52.8	88.9	1.9
Van Buren			
Citizens Bank	59.7	83.5	12.8
Warren			
City Bank & Trust Company	52.9	84.4	6.3
United Southern Bank of McMinnville	67.5	69.0	5.8
Washington			
Commerce Union Bank Johnson City	71.4	71.2	9.8
Farmers and Merchants Bank	68.3	70.5	7.0
First Tennessee Bank	63.6	78.4	6.0
Hamilton Bank of Upper East Tenn	51.1	80.3	6.0
Wayne			
Bank of Waynesboro	46.6	84.1	10.6
Peoples Bank	84.4	81.1	8.9
Wayne County Bank	73.6	84.7	10.3
Weakley			
Bank of Gleason	55.3	85.8	9.7
Bank of Sharon	39.3	87.6	10.1
City State Bank	51.6	87.5	7.5
Dukedom Bank	30.5	84.0	11.2
Greenefield Banking Company	49.8	89.2	8.9
Martin Bank	61.8	87.6	3.2
Weakley County Bank	42.3	88.1	7.0
Williamson			
Bank of Franklin	57.6	83.6	7.1
Liberty Bank of Brentwood	65.9	81.5	6.5
Williamson County Bank	68.4	82.8	7.7
Wilson			
First Southern Bank	57.4	80.4	
Lebanon Bank	53.9	83.2	7.0
Peoples Bank	59.4	86.5	6.7
STATE BANK AVERAGE	56.5	81.4	7.6

NOTE: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1983

(In Thousands)

Name of Bank	Location	Total Assets	1983 Rank	1982 Rank
Commerce Union Bank	Nashville	1,515,291	1	1
First Tennessee Bank	Knoxville	754,673	2	13
Midland Bank and Trust Company	Memphis	387,747	3	3
Commercial and Industrial	Memphis	362,975	4	4
Bank of Knoxville	Knoxville	332,752	5	15
Nashville City Bank & Trust Company	Nashville	321,499	6	5
Valley Fidelity Bank	Knoxville	295,466	7	8
Pioneer Bank	Chattanooga	285,138	8	9
Mid-South Bank & Trust Company	Murfreesboro	266,897	9	11
First Tennessee Bank	Maryville	212,063	10	10
Hamilton Bank of Upper East Tenn	Johnson City	201,477	11	17
Williamson County Bank	Franklin	186,878	12	16
Commerce Union Bank of Memphis	Memphis	151,999	13	21
Greene County Bank	Greeneville	150,695	14	20
Bank of Oak Ridge	Oak Ridge	142,274	15	28
Northern Bank of Tennessee	Clarksville	141,892	16	22
Barretville Bank & Trust Company	Millington	129,403	17	23
Citizens Union Bank	Rogersville	128,112	18	27
Tri City Bank and Trust Company	Blountville	128,066	19	24
Citizens Bank of Cookeville, Tenn	Cookeville	125,323	20	25
United American Bank of Memphis	Memphis	121,191	21	18
First Tennessee Bank	Jonesboro	119,062	22	31
City Bank and Trust Company	McMinnville	116,673	23	40
Middle Tennessee Bank	Columbia	113,645	24	29
Tipton County Bank	Covington	113,140	25	26
Commercial Bank & Trust Company	Paris	108,147	26	30
Commerce Union of Rutherford County	Murfreesboro	107,510	27	33
Cleveland Bank & Trust Company	Cleveland	104,962	28	36
Merchants Bank	Cleveland	102,513	29	38
Commerce Union Bank Chattanooga	Chattanooga	99,912	30	42
Commerce Union Bank Clarksville	Clarksville	97,766	31	37
Bank of Roane County	Harriman	95,036	32	35
Commerce Union Bank Greeneville	Greeneville	94,655	33	39
Citizens Bank	Carthage	94,331	34	47
Lebanon Bank	Lebanon	91,761	35	43
Bank of Commerce	Morristown	88,436	36	32
Hamilton Bank of Morristown	Morristown	88,075	37	46
Bank of Goodlettsville	Goodlettsville	86,779	38	44
Commerce Union Bank Union City	Union City	80,836	39	45
American Bank and Trust	Cookeville	79,500	40	50
Citizens Bank	Elizabethton	78,172	41	55
Bank of Huntingdon	Huntingdon	77,479	42	48
Union Bank	Pulaski	75,999	43	49
Bank of Sevierville	Sevierville	74,722	44	51

Name of Bank	Location	Total Assets	1983 Rank	1982 Rank
Union Bank and Trust Company	Livingston	73,011	45	52
Carter County Bank	Elizabethton	71,467	46	54
Sevier County Bank	Sevierville	70,975	47	58
Brownsville Bank	Brownsville	70,653	48	57
Bank of Commerce	Woodbury	68,918	49	53
Merchants State Bank	Humboldt	66,933	50	59
Sweetwater Valley Bank	Sweetwater	66,778	51	56
Central State Bank	Lexington	65,298	52	63
Merchants Planters Bank	Newport	63,916	53	68
Hardeman County Bank	Bolivar	63,650	54	61
Commerce Union of Sumner County	Gallatin	63,315	55	66
First Citizens Bank of Cleveland	Cleveland	62,682	56	70
Bank of Putnam County	Cookeville	62,079	57	69
Commerce Union of Lawrence County	Lawrenceburg	61,863	58	64
The Community Bank of Germantown	Germantown	60,489	59	77
Bank of Madisonville	Madisonville	58,944	60	73
First State Bank	Henderson	58,678	61	67
Macon Bank and Trust Company	Lafayette	57,832	62	72
Citizens Bank of Blount County	Maryville	57,829	63	88
Peoples and Union Bank	Lewisburg	55,623	64	85
Citizens Bank	New Tazewell	55,084	65	71
Bank of Ripley	Ripley	54,531	66	79
Bank of Camden	Camden	54,177	67	80
Dayton Bank & Trust Company	Dayton	53,926	68	60
Bank of Loudon County	Lenoir City	53,183	69	83
First Tennessee Bank	Dyersburg	53,113	70	82
First State Bank	Covington	53,047	71	78
First Tennessee Bank	Morristown	52,746	72	94
The First State Bank	Brownsville	52,495	73	81
Farmers Bank	Portland	52,371	74	103
Cumberland County Bank	Crossville	51,116	75	91
Union County Bank	Maynardville	50,472	76	95
First Tennessee Bank	Jackson	49,562	77	102
Somerville Bank & Trust Company	Somerville	48,976	78	90
First Bank of Marion County	South Pittsburg	48,972	79	93
Peoples Bank	Lebanon	48,394	80	101
Volunteer State Bank	Portland	48,367	81	171
Citizens Bank	Lafayette	48,208	82	89
Tennessee State Bank	Gatlinburg	47,740	83	115
Commerce Union Bank Johnson City	Johnson City	47,674	84	74
Milan Banking Company	Milan	47,615	85	97
The Citizens Bank of Hendersonville	Hendersonville	46,878	86	110
Claiborne County Bank	Tazewell	46,682	87	106
Sumner Bank	Gallatin	46,581	88	87
First Peoples Bank of Jefferson County	Jefferson City	45,429	89	117
First Trust and Savings Bank	Oneida	45,071	90	98
Bank of Dickson	Dickson	44,336	91	109
Citizens Bank & Trust Company of Grainger County	Rutledge	44,059	92	113

Name of Bank	Location	Total Assets	1983 Rank	1982 Rank
Selmer Bank and Trust	Selmer	43,077	93	96
Ashland City Bank and Trust	Ashland City	42,454	94	111
Farmers Union Bank	Ripley	42,084	95	104
McKenzie Banking Company	McKenzie	42,084	96	108
Commerce Union Bank Humphreys County	Waverly	41,172	97	105
Farmers State Bank	Mountain City	41,043	98	116
Martin Bank	Martin	40,992	99	92
Ducktown Banking Company	Ducktown	40,960	100	107
Bank of Ardmore	Ardmore	40,834	101	119
First Tennessee Bank	Dandridge	39,582	102	112
Bank of Tennessee	Kingsport	39,290	103	120
Lincoln County Bank	Fayetteville	38,720	104	114
Tri-State Bank of Memphis	Memphis	38,670	105	122
Marion Trust and Banking Company	Jasper	38,402	106	100
First Tennessee Bank	Gallatin	37,832	107	123
Citizens Bank	Smithville	37,005	108	134
Citizens Savings Bank & Trust Company	Nashville	36,927	109	132
First Citizens Bank of Hohenwald	Hohenwald	36,853	110	118
Citizens Bank	Savannah	35,576	111	127
Hardin County Bank	Savannah	35,546	112	126
Bank of McLemoresville	McLemoresville	35,154	113	124
Union Bank	Jamestown	34,730	114	137
City State Bank	Martin	34,632	115	129
Farmers Bank	Lynchburg	34,059	116	128
Dekalb County Bank & Trust Company	Alexandria	33,936	117	133
City & County Bank in McMinn County	Athens	33,141	118	121
Bedford County Bank	Shelbyville	32,409	119	139
Franklin County Bank	Winchester	31,507	120	135
Bank of Waynesboro	Waynesboro	30,633	121	144
American Bank	St. Joseph	30,601	122	152
Union Savings Bank	Covington	29,958	123	136
Jackson County Bank	Gainesboro	29,650	124	141
Security State Bank	Newbern	29,493	125	143
American City Bank of Tullahoma	Tullahoma	29,292	126	162
Bank of Crockett	Bells	29,241	127	138
Wayne County Bank	Waynesboro	28,485	128	150
First State Bank	Jacksboro	28,453	129	148
Peoples Bank	Clifton	28,338	130	151
Bank of Bolivar	Bolivar	28,254	131	142
First State Bank	Linden	27,708	132	156
Bank of Alamo	Alamo	27,353	133	155
Bank of Sharon	Sharon	27,327	134	163
Peoples Bank and Trust Company	Manchester	27,160	135	149
Bank of Loretto	Loretto	26,872	136	157
Citizens Bank and Trust Company	Wartburg	26,848	137	168
First Tennessee Bank	Mosheim	26,458	138	159
Weakley County Bank	Dresden	26,195	139	154
Fentress County Bank	Jamestown	26,066	140	161
Bank of Commerce	Trenton	26,031	141	184

Name of Bank	Location	Total Assets	1983 Rank	1982 Rank
First Southern Bank	Mt. Juliet	26,008	142	131
Lawrence County Bank	Lawrenceburg	25,922	143	145
Commercial Bank of Claiborne County	Harrogate	25,514	144	188
Dover-Peoples Bank & Trust Company	Dover	25,493	145	169
Bank of Celina	Celina	25,452	146	160
Bank of Troy	Troy	25,383	147	172
The First Bank of Maury County	Columbia	25,064	148	167
Coalmont Savings Bank	Coalmont	24,852	149	165
Reelfoot Bank	Hornbeak	24,791	150	176
Farmers Bank	Parsons	24,769	151	164
The Peoples Bank of Elk Valley	Fayetteville	24,515	152	158
Decatur County Bank	Decaturville	24,330	153	177
Security Bank and Trust Company	Centerville	24,221	154	173
First state Bank & Trust Company	Tiptonville	24,168	155	180
Liberty Bank of Brentwood	Brentwood	24,128	156	153
Meigs County Bank	Decatur	24,084	157	190
Greenfield Banking Company	Greenfield	24,027	158	175
Bank of Gleason	Gleason	23,697	159	178
Citizens Fidelity Bank	Bristol	23,544	160	140
First State Bank	Kenton	23,498	161	181
Sequatchie County Bank	Dunlap	23,414	162	179
Bank of Bartlett	Bartlett	23,352	163	223
Bank of Franklin	College Grove	23,288	164	146
Bank of Halls	Halls	23,224	165	174
Farmers Bank	Trimble	22,800	166	187
Union Bank	Jellico	22,570	167	197
First Security Bank	Erwin	22,457	168	170
Andrew Johnson Bank	Greeneville	21,842	169	186
Pickett County Bank & Trust Company	Byrdstown	21,730	170	193
Munford County Bank	Munford	21,471	171	195
Citizens Central Bank	Murfreesboro	21,446	172	130
Union Planters Bank of Nashville	Nashville	21,405	173	213
Southern United Bank of McMinn County	Etowah	21,346	174	189
Citizens Bank of Monroe County	Tellico Plains	21,099	175	166
United Southern Bank of Morristown	Morristown	20,351	176	198
Citizens Bank	Hartsville	20,346	177	207
Peoples Bank	Vanleer	20,152	178	203
Bank of Hartsville	Hartsville	19,889	179	201
Merchants and Farmers Bank	Greenback	19,810	180	206
Bank of Bradford	Bradford	19,357	181	200
Erin Bank & Trust Company	Erin	19,216	182	205
Bank of Trenton & Trust Company	Trenton	18,725	183	196
First Bank of Rhea County	Spring City	18,162	184	185
First Bank and Trust	Tracy City	18,053	185	208
Security Bank & Trust Company	Cottage Grove	17,905	186	225
Farmers and Merchants Bank	Dyer	17,837	187	210
First State Bank of Fayette County	Somerville	17,774	188	204
Liberty State Bank	Liberty	17,561	189	202

Name of Bank	Location	Total Assets	1983 Rank	1982 Rank
Citizens State Bank	Parsons	17,126	190	199
Commercial Bank	Obion	17,068	191	220
Cheatham State Bank	Kingston Springs	16,880	192	212
Citizens State Bank	Trenton	16,865	193	211
Farmers State Bank	Scotts Hill	16,823	194	221
Bank of Middleton	Middleton	16,603	195	217
Riceville Bank	Riceville	16,573	196	222
Peoples Bank of Crossville	Crossville	16,517	197	183
Bank of Adamsville	Adamsville	16,418	198	216
American Fidelity Bank	Alcoa	15,995	199	218
Chester County Bank	Henderson	15,535	200	215
Whiteville Savings Bank	Whiteville	15,411	201	228
Bank of Friendship	Friendship	15,402	202	219
Watauga Valley Bank	Elizabethton	15,393	203	209
Benton Banking Company	Benton	15,373	204	224
Bells Banking Company	Bells	15,359	205	214
Citizens State Bank	South Pittsburg	14,918	206	239
Merchants Planters Bank	Toone	14,918	207	243
United Security Bank	Mt. Carmel	14,845	208	236
Bank of Perry County	Lobelville	14,742	209	227
Peoples Bank and Trust Company	Wartburg	14,705	210	191
Citizens Bank	Gainesboro	14,253	211	232
First State Bank	Maynardville	14,042	212	250
Farmers and Merchants Bank	Adamsville	13,850	213	233
Gates Banking and Trust Company	Gates	13,676	214	234
Farmers Bank	Cornersville	13,567	215	235
Medina Banking Company	Medina	13,472	216	238
Johnson County Bank	Mountain City	13,385	217	246
Coffee County Bank	Manchester	13,340	218	240
Bank of Obion County	Union City	13,318	219	237
Peoples Bank & Trust Company	Byrdstown	12,856	220	248
Citizens Cumberland City Bank	Cumberland City	12,090	221	252
Citizens Bank	Sneedville	11,933	222	231
United Southern Bank of McMinnville	McMinnville	11,885	223	226
United Citizens Bank of Cheatham County	Ashland City	11,724	224	241
Bank of Frankewing	Frankewing	11,495	225	255
Citizens Bank	Collierville	11,222	226	256
First Security Bank of Dickson	Dickson	11,049	227	242
Bank of Dyer	Dyer	11,000	228	244
Brighton Bank	Brighton	10,954	229	253
First State Bank	Chapel Hill	10,723	230	251
Clay County Bank	Celina	10,665	231	254
Moscow Savings Bank	Moscow	10,380	232	260
Peoples Bank	Sardis	10,200	233	259
Bank of Niota	Niota	10,190	234	257
Volunteer Bank & Trust Company of Hamilton County	Chattanooga	10,022	235	*
Citizens Bank of Dunlap	Dunlap	9,932	236	249
Oakland Deposit Bank	Oakland	9,635	237	263
Farmers Bank & Trust Company	Puryear	9,397	238	261

Name of Bank	Location	Total Assets	1983 Rank	1982 Rank
Farmers Bank	Woodland Mills	9,021	239	262
Farmers & Merchants Bank	Bumpus Mills	8,943	240	266
United Southern Bank	Woodbury	8,611	241	264
Citizens Bank	Spencer	8,047	242	270
Farmers & Merchants Bank	Bethpage	7,895	243	265
Farmers & Merchants Bank	Trezevant	7,759	244	267
Oneida Bank & Trust Company	Oneida	7,721	245	247
Home Banking Company	Finger	7,663	246	269
Farmers Bank & Trust Company	Indian Mound	7,545	247	272
Dukedom Bank	Dukedom	7,427	248	276
Planters Bank of Maury City	Maury City	7,251	249	268
The Lauderdale County Bank	Halls	7,049	250	275
Farmers and Merchants Bank	White Bluff	7,032	251	273
Bledsoe County Bank	Pikeville	6,065	252	271
Bank of Belfast	Belfast	5,973	253	278
Farmers and Merchants Bank	Limestone	5,971	254	277
Citizens Bank & Trust Company	Atwood	5,851	255	279
Peoples Bank of Polk County	Benton	5,670	256	274
Lewis County Bank	Hohenwald	5,387	257	*
Tennessee Bank & Trust	Millington	4,800	258	*
Bank of Orlinda	Orlinda	4,637	259	280
Bank of Mason	Mason	3,628	260	281
Raya Bank International	Nashville	2,067	261	*
Meltons Bank	Gassaway	374	262	282

*NB: New Bank

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

December 31, 1983

Name of Bank	City	Total Deposits (000)	1983 Rank	1982 Rank
First Tennesse, N.A.	Memphis	1,573,713	1	1
Third National Bank	Nashville	1,413,718	2	3
First American National Bank	Nashville	1,321,493	3	2
Union Planters National Bank of Memphis	Memphis	1,307,064	4	5
Commerce Union Bank	Nashville	1,109,341	5	4
National Bank of Commerce	Memphis	791,530	6	7
American National Bank & Trust Co.	Chattanooga	699,916	7	6
First American National Bank	Knoxville	598,750	8	***
First Tennessee Bank, N.A.	Knoxville	597,653	9	***
First Tennessee Bank, N.A.	Chattanooga	499,532	10	10
First American National Bank	Kingsport	451,764	11	***
Midland Bank & Trust	Memphis	343,237	12	13
Commercial & Industrial Bank	Memphis	319,034	13	12
Bank of Knoxville	Knoxville	290,380	14	***
Nashville City Bank & Trust Company	Nashville	280,444	15	14
Valley Fidelity Bank & Trust Company	Knoxville	246,702	16	15
Pioneer Bank	Chattanooga	246,123	17	17
Mid-South Bank & Trust	Murfreesboro	241,572	18	20
First Tennessee Bank, N.A.	Maryville	190,425	19	***
Hamilton Bank of Upper East Tenn	Johnson City	166,171	20	**

**Not listed previous year

***Name change or merger

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Andrew Johnson Bancshares		
Andrew Johnson Bank	19,385	21,842
American Bancshares, Inc.		
American Bank and Trust, Cookeville	72,341	79,500
American City Bancorp, Inc.		
American City Bank, Tullahoma	23,070	29,292
Ardmore Bancshares, Inc.		
Bank of Ardmore	37,861	40,834
Bancorp of Huntingdon		
Bank of Huntingdon	70,364	77,479
Bancshares of Camden, Inc.		
Bank of Camden	48,505	54,177
Bancshares of Gleason, Inc.		
Bank of Gleason	21,153	23,697
Barretville Bank & Trust Company		
Barretville Bank & Trust Company	110,497	129,403
Somerville Bank & Trust Company	42,625	48,976
TOTALS	153,122	178,379
Basin Bancorp, Inc.		
Ducktown Banking Company	37,548	40,960
Benton Bancshares, Inc.		
Benton Banking Company	14,038	15,373
BOC Bancorp, Inc.		
Bank of Commerce, Woodbury	62,873	68,918
B.P.C. Corporation		
Bank of Putnam County, Cookeville	56,781	62,079
Brighton Bancshares Corporation		
Brighton Bank	10,010	10,954
CBC Bancorp, Inc.		
Citizens Bank, Cookeville	111,031	125,323
CBS Bancshares, Inc.		
Citizens Bank of Spencer	7,012	8,047

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
CB & T, Inc.		
The City Bank & Trust, McMinnville	107,360	116,673
Central Bancorp, Inc.		
Citizens Central Bank, Murfreesboro	19,620	21,446
Citco Bancshares, Inc.		
Citizens Bank, Elizabethton	65,638	78,196
Citizens Bancorp, Inc.		
Citizens Bank, New Tazewell	48,591	55,084
Citizens Fidelity Bancshares, Inc.		
Citizens Fidelity Bank, Bristol	20,532	23,544
Citizens of Grainger County		
Citizens Bank & Trust, Rutledge	39,800	44,059
Citizens Union Bancorp, Inc.		
Citizens Union Bank, Rogersville	113,388	128,166
Clay County Bancshares, Inc.		
Clay County Bank, Celina	9,382	10,665
Coffee County Bancshares, Inc.		
Coffee County Bank, Manchester	11,472	13,340
Commerce Union Corporation		
Commerce Union Bank, Chattanooga	91,632	99,912
Commerce Union Bank, Clarksville	88,412	97,766
Commerce Union Bank, Gallatin	57,551	63,315
Commerce Union Bank, Greeneville	85,201	94,655
Commerce Union Bank, Johnson City	38,252	47,674
Commerce Union Bank, Lawrenceburg	54,476	61,863
Commerce Union Bank, Memphis	122,624	151,999
Commerce Union Bank, Murfreesboro	94,811	107,510
Commerce Union Bank, Nashville	1,163,309	1,569,999
Commerce Union Bank, Union City	72,485	80,836
Commerce Union Bank, Waverly	37,371	41,172
TOTALS	1,971,762	2,494,897
Commercial Holding Company		
Commercial Bank & Trust Company, Paris	97,015	108,147
Community Financial Services		
The Bank of Bolivar	24,776	28,254

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Dale Hollow Holding Company		
Bank of Celina	23,065	25,452
Dickson Financial Corporation		
Bank of Dickson	40,268	44,336
Dixie Bancshares, Inc.		
Dukedom Bank	6,499	7,427
Elk Valley Bancshares, Inc.		
The Peoples Bank of Fayetteville	22,319	24,515
Etowah Bancing Company		
Southern United Bank, Etowah	19,521	21,346
Farmers Bancorp, Inc.		
Farmers Bank, Trimble	20,447	22,800
FCB Corporation		
The First National Bank, Manchester	35,538	39,917
First American Bancshares, Inc.		
Valley Fidelity Bank, Knoxville	246,702	295,466
First American Corporation		
First American National Bank of Cleveland	76,311	86,300
First American National Bank of Jackson	124,951	148,808
First American National Bank of Kingsport	451,764	528,902
First American National Bank of Knoxville	598,750	730,954
First American National Bank of Memphis	55,580	67,767
First American National Bank of Milan	46,397	51,544
First American National Bank of Nashville	1,350,785	1,703,854
First American National Bank of Tullahoma	31,763	37,055
First American National Bank of Union City	47,936	54,479
TOTALS	2,784,237	3,409,663
First Citizens Bancorp		
First Citizens Bank, Cleveland	56,333	62,682
First Citizens Bancshares, Inc.		
First-Citizens National Bank, Dyersburg	128,436	142,644
First Dickson Corporation		
The First National Bank, Dickson	66,839	77,011
First Farmers Bancshares, Inc.		
The Farmers Bank, Portland	46,568	52,371

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
First Farmers and Merchants		
First Farmers and Merchants, Columbia	117,057	132,392
First Financial Services, Inc.		
The First State Bank, Brownsville	46,643	52,495
First Franklin Bancshares, Inc.		
The First National Bank & Trust Company, Athens	60,296	66,743
First National Bancshares Corporation		
The First National Bank, Lexington	41,060	45,685
First National Bancorp of Lewisburg		
The First National Bank, Lewisburg	47,619	53,541
First National Bancorp of Rutherford County		
The First National Bank, Smyrna	15,197	17,110
First National Bancorp of Shelbyville		
First National Bank, Shelbyville	70,590	78,374
First National Financial Company		
The First National Bank, Clarksville	133,952	157,775
First Peoples Bancorp, Inc.		
First Peoples Bank, Jefferson City	40,178	45,429
First and Peoples National		
The Farmers and Merchants Bank, Bethpage	7,370	7,895
First and Peoples National Bank, Gallatin	37,954	44,590
TOTALS	45,324	52,485
First Pikeville Bancshares, Inc.		
The First National Bank, Pikeville	23,175	24,769
First Pulaski National Corporation		
First National Bank, Pulaski	88,897	99,505
First Roane County Bankcorp		
First National Bank & Trust Company, Rockwood	42,689	46,482
First Selmer Bancshares, Inc.		
First National Bank, Selmer	20,091	22,800
First Southern Bancshares		
First Southern Bank, Mt. Juliet	26,816	26,008

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
First Springfield National Corporation		
First National Bank, Springfield	48,872	55,650
First State Bancorporation		
The First State Bank, Tiptonville	21,257	24,106
First Tennessee National Corporation		
First Tennessee Bank, Chattanooga	499,532	587,642
First Tennessee Bank, Cookeville	93,949	103,524
First Tennessee Bank, Franklin	116,463	129,165
First Tennessee Bank, Gallatin	35,175	37,832
First Tennessee Bank, Jonesboro	102,496	119,062
First Tennessee Bank, Kingsport	81,960	96,086
First Tennessee Bank, Knoxville	597,653	754,673
First Tennessee Bank, Maryville	190,425	212,063
First Tennessee Bank, Memphis	1,573,713	2,411,186
First Tennessee Bank, Morristown	42,788	52,746
First Tennessee Bank, Mosheim	23,809	26,458
First Tennessee Bank, Murfreesboro	35,611	39,220
First Tennessee Bank, Nashville	75,243	88,272
TOTALS	3,468,817	4,657,929
F N Bancorp, Inc.		
First American National Bank, Tullahoma	31,763	37,055
Franklin Bancorp, Inc.		
Bank of Franklin	20,490	23,288
Franklin First National Corporation		
The First National Bank, Decherd	41,033	45,708
FSB, Inc.		
First State Bank of Covington	48,447	53,047
Gallatin Bancshares, Inc.		
Sumner Bank, Gallatin	43,498	46,581
General Bancshares Corporation		
Commercial and Industrial Bank, Memphis	319,034	362,975
Germantown Bancshares, Inc.		
The Community Bank of Germantown	54,452	60,489
Tennessee Bank and Trust, Millington	3,277	4,800
TOTALS	57,729	65,289

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Goodlettsville Bancshares, Inc. The Bank of Goodlettsville	79,625	86,779
Hardeman County Investment Hardeman County Bank, Bolivar	57,056	63,650
Hardin County Bancshares, Inc. The Hardin County Bank, Savannah	31,795	35,546
Harrogate Corporation Commercial Bank of Harrogate	23,294	25,514
Hartsville Bancshares, Inc. Bank of Hartsville	17,875	19,889
Heritage Financial Corporation First Heritage National Bank, Loudon	32,216	35,267
Liberty Bancshares, Inc. Liberty Bank, Brentwood	22,304	24,128
Loudon County Bancshares, Inc. Bank of Loudon County, Lenoir City	48,518	53,183
Marion Bancshares, Inc. Marion Bank & Trust, Jasper	34,617	38,402
McKenzie Bancshares, Inc. McKenzie Banking Company	37,015	42,084
Meigs County Bancshares, Inc. Meigs County Bank, Decatur	21,820	24,084
Merchants and Planters Corporation Merchants and Planters Bank, Newport	58,164	63,916
Merchants State Holding Company Merchants State Bank, Humboldt	60,515	66,933
Metropolitan Bancshares, Inc. The Munford Union Bank	18,800	21,471
Midland Trust Company Midland Trust Company	343,237	387,747

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Mid-South Bancorp, Inc.		
Mid-South Bank & Trust, Murfreesboro	241,572	266,897
Monroe Bancshares, Inc.		
Bank of Madisonville	52,959	58,944
Mountain Bancshares, Inc.		
First Bank & Trust, Tracy City	17,062	18,053
Mountain Financial Company		
First Tennessee Bank, Dandridge	36,310	39,582
First Tennessee Bank, Maryville	190,425	212,063
TOTALS	226,735	251,645
Mountcorp Bancshares, Inc.		
Fentress County Bank, Jamestown	23,295	26,066
National Commerce Bancorporation		
National Bank of Commerce, Memphis	791,530	1,058,788
NBN Corporation		
National Bank of Newport	42,250	49,086
Northern of Tennessee Corporation		
Northern Bank of Tennessee, Clarksville	124,129	141,892
PB Bancshares, Inc.		
Peoples Bank, Clifton	25,560	28,338
Peoples Bancshares, Inc.		
The Peoples Bank, Lebanon	44,458	48,394
Perry County Holding Company		
First State Bank, Linden	24,831	27,708
Plateau Bancshares, Inc.		
Peoples Bank & Trust, Wartburg	14,276	14,705
Quality Financial Services		
Dekalb County Bank, Alexandria	31,007	33,936
Reelfoot Bancshares, Inc.		
Reelfoot Bank, Horebeak	22,094	24,791
Republic Bancshares, Inc.		
Franklin County Bank, Winchester	29,395	31,507

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Rhea Bancshares, Inc.		
The Dayton Bank & Trust	50,035	53,926
Sequatchie Valley Bancshares		
Citizens Bank of Dunlap	8,584	9,932
Sweetwater Valley Corporation		
Sweetwater Valley Bank	59,401	66,778
SWG Financial Enterprises		
Hamilton Bank of Morristown	78,503	88,075
Tennessee Bancorp		
Carter County Bank, Elizabethton	63,036	71,467
Tennessee Eastern Bancshares		
Bank of Oak Ridge	131,841	142,274
Tennessee National Bancshares		
Blount National Bank, Maryville	139,643	158,581
Merchants & Farmers Bank, Greenback	17,742	19,810
Tennessee State Bank, Gatlinburg	44,012	47,740
The First National Bank of Jefferson City	44,831	50,965
United Southern Bank, McMinnville	11,015	11,885
United Southern Bank, Woodbury	8,018	8,611
TOTALS	265,261	297,592
The Peoples National Bancor		
The Peoples National Bank, Shelbyville	66,171	74,380
Third National Corporation		
American National Bank, Chattanooga	699,916	844,483
Third National Bank, Knoxville	290,380	332,752
Bank of Obion County, Union City	12,191	13,327
Citizens Bank, Savannah	32,298	35,576
Hamilton Bank of Upper East Tennessee, Johnson City	166,171	201,477
Merchants Bank, Cleveland	90,969	102,513
Third National Bank, Sevierville	66,407	74,722
The First National Bank, Lawrenceburg	74,257	81,861
The Union Bank, Pulaski	68,608	75,999
Third National Bank, Nashville	1,453,095	1,871,067
TOTALS	2,954,292	3,633,777
Townsend Financial Corporation		
Farmers Bank, Parsons	23,175	24,769
Traders Bancshares Corporation		
The Traders National Bank, Tullahoma	29,654	30,356

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Tri-City Bancorp, Inc.		
Tri-City Bank & Trust Company, Blountville	113,623	128,066
Tri-State Bancshares, Inc.		
The First National Bank of Polk County, Copperhill	29,193	33,213
Troy Bancorp, Inc.		
The Bank of Troy	23,320	25,383
Twin Cities Financial Services		
Citizens Bank of Blount County, Maryville	52,420	57,871
UNB Corporation		
Union National Bank, Fayetteville	78,075	86,853
Union Bancshares, Inc.		
Union Bank & Trust, Livingston	64,858	73,011
Union Planters Corporation		
Union Planters Bank, Nashville	19,789	21,405
Union Planters National Bank, Memphis	1,314,593	1,724,895
TOTALS	1,334,382	1,746,300
United Citizens Bancshares, Inc.		
United Citizens Bank, Ashland City	9,541	11,724
United Hamblen, Inc.		
Bank of Commerce, Morristown	80,681	88,436
Upper Cumberland Bancshares		
People's Bank & Trust Company	11,566	12,876
Volunteer Bancshares, Inc.		
Jackson National Bank	134,181	171,251
Wayne County Bancshares, Inc.		
Wayne County Bank, Waynesboro	25,004	28,485
W.B.T. Holding Company		
United American Bank, Memphis	109,839	121,191
West Tennessee Bancshares		
Bank of Bartlett	21,041	23,352

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1983)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Wes-Tenn Bancorp, Inc.		
Tipton County Bank, Covington	104,192	112,554
Williamson County Bancorp, Inc.		
Williamson County Bank, Franklin	165,368	186,878

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Anderson	314,162	78,540	16,836	2,806
Bedford	142,900	47,633	9,305	2,791
Benton	86,902	43,451	7,450	3,725
Bledsoe	25,580	12,790	4,739	2,369
Blount	329,038	82,259	19,442	3,703
Bradley	264,790	66,197	16,886	3,216
Campbell	140,790	28,158	6,984	3,492
Cannon	62,526	20,842	3,411	2,046
Carroll	140,929	28,185	5,657	2,175
Carter	123,931	41,310	16,735	3,862
Cheatham	56,778	18,926	7,205	3,088
Chester	58,469	29,234	6,363	2,545
Claiborne	93,563	31,187	8,198	3,074
Clay	29,130	14,565	3,838	2,558
Cocke	81,770	40,885	14,396	2,879
Coffee	147,054	24,509	6,385	2,947
Crockett	83,469	13,911	2,490	1,660
Cumberland	109,011	36,337	9,558	2,867
Davidson	3,525,449	352,544	47,781	4,383
Decatur	57,905	19,301	3,619	1,809
Dekalb	82,995	20,748	3,397	1,941
Dickson	119,132	23,826	6,007	2,730
Dyer	181,527	45,381	8,665	2,888
Fayette	66,664	16,666	6,326	5,061
Fentress	44,284	22,142	7,413	3,706
Franklin	112,454	28,113	7,995	2,907
Gibson	278,919	21,455	3,805	2,150
Giles	180,571	45,142	6,156	1,894
Grainger	31,421	31,421	16,751	5,583
Greene	214,256	53,564	13,605	2,864
Grundy	35,678	17,839	6,893	2,297
Hamblen	183,261	45,815	12,325	3,286
Hamilton	1,317,452	219,575	47,956	3,688
Hancock	9,919	9,919	6,887	6,887
Hardeman	105,056	21,011	4,774	1,836
Hardin	78,665	26,221	7,426	2,228
Hawkins	137,981	45,993	14,583	3,977
Haywood	93,303	31,101	6,772	2,902
Henderson	105,532	26,383	5,347	3,565
Henry	145,902	36,475	7,164	2,605

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Hickman	54,833	27,416	7,575	7,575
Houston	15,314	15,314	6,871	6,871
Humphreys	75,058	37,529	7,978	2,659
Jackson	35,244	17,622	4,699	1,342
Jefferson	117,262	29,315	7,821	2,844
Johnson	38,890	19,445	6,872	3,436
Knox	1,678,597	239,799	45,670	4,262
Lake	28,228	14,114	3,727	1,491
Lauderdale	117,622	19,603	4,092	2,728
Lawrence	184,422	36,884	6,822	2,274
Lewis	41,121	20,560	4,850	4,850
Lincoln	128,113	32,028	6,620	2,206
Loudon	141,230	35,307	7,138	1,679
McMinn	148,043	24,673	6,979	2,791
McNairy	85,240	17,048	4,505	2,047
Macon	81,786	40,893	7,850	2,616
Madison	378,136	94,534	18,636	3,727
Marion	82,214	27,404	8,138	2,712
Marshall	110,858	22,171	3,939	2,188
Maury	253,901	63,475	12,773	2,838
Meigs	17,421	17,421	7,431	2,477
Monroe	118,819	39,606	9,566	2,050
Montgomery	307,204	76,801	20,835	4,167
Moore	26,465	26,465	4,510	4,510
Morgan	40,964	20,482	8,302	4,151
Obion	207,434	25,929	4,097	1,928
Overton	81,792	40,896	8,787	4,393
Perry	32,716	16,358	3,055	2,037
Pickett	22,381	11,190	2,179	2,179
Polk	74,496	18,624	3,400	1,511
Putnam	279,770	69,942	11,922	2,649
Rhea	78,437	26,145	8,078	3,029
Roane	146,847	48,949	16,141	3,458
Robertson	98,393	19,678	7,404	3,702
Rutherford	307,487	51,247	14,009	4,424
Scott	80,358	26,786	6,419	2,751
Sequatchie	26,785	13,392	4,302	2,868
Sevier	220,716	36,786	6,903	2,301
Shelby	3,841,186	295,475	59,777	5,215
Smith	90,706	45,353	7,467	2,987

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Stewart	43,606	10,901	2,166	1,444
Sullivan	491,985	98,397	28,793	4,644
Sumner	252,514	28,057	9,532	3,299
Tipton	131,073	21,845	5,488	3,293
Trousdale	32,032	16,016	3,068	1,534
Unicoi	35,678	17,839	8,181	5,454
Union	44,296	22,148	5,853	2,926
Van Buren	6,135	6,135	4,728	4,728
Warren	163,709	40,927	8,163	2,176
Washington	371,713	74,342	17,751	3,169
Wayne	64,091	21,363	4,648	1,992
Weakley	176,699	22,087	4,112	2,741
White	105,424	35,141	6,522	3,913
Williamson	270,569	54,113	11,621	3,418
Wilson	199,469	39,893	11,212	4,004
Tennessee	21,684,600	61,779	13,080	3,441
STANDARD METROPOLITAN STATISTICAL AREAS				
Chattanooga	1,607,567	89,309	23,696	3,986
Clarksville	555,347	69,418	18,777	4,172
Tri-Cities	1,570,373	65,432	18,068	3,837
Knoxville	2,366,093	139,181	28,030	3,842
Memphis	4,236,858	141,228	30,435	4,856
Nashville	4,829,791	112,320	19,779	4,030
Tennessee (SMSA'S)	15,166,029	108,328	23,217	4,172

NOTE: This data was calculated from the FDIC booklet, Summary of Deposits in all Commercial and Mutual Savings Bank, June 30, 1982, and Provisional Estimates of the Population of Tennessee, December 1, 1981, which were provided by the Tennessee State Planning Office.

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF CONDITION

(000)

ASSETS:	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks
1. Cash and due from Banks	1,255,437	8.05	1,356,510	- 3.65	1,306,935
2. U. S. Treasury Securities	1,100,760	21.35	1,335,732	50.95	2,016,348
3. Oblig. of U. S. Government	1,127,258	8.16	1,219,207	- 5.91	1,147,040
4. Oblig. of States and Subdivisions	1,306,366	2.81	1,343,091	- 8.97	1,222,557
5. Other Bonds and Debentures	23,504	- 34.79	15,327	235.32	51,395
6. Corporate Stock	4,256	- 4.30	4,073	29.27	5,265
7. Trading Account Securities	10,196	19.70	12,205	- 63.53	4,451
TOTAL CASH AND INVESTMENTS:	4,827,777	9.49	5,286,145	8.85	5,753,991

ASSETS:	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks
8. Federal Funds Sold	795,186	26.17	1,003,314	- 23.25	770,017
9. a. Total Loans	7,133,120	8.75	7,757,141	- 6.40	7,260,785
b. Reserve for Loan Losses	72,979	18.00	86,115	- 6.65	80,387
c. Net Loans	7,060,141	8.65	7,671,026	- 6.10	7,180,398
10. Direct Lease Financing	22,850	- 35.16	14,816	33.11	19,722
11. Bank Premises and Fixtures	290,891	4.28	303,338	- 4.61	289,346
12. Real Estate Owned	51,572	30.97	67,543	.02	67,557
13. Investments in Subsidiaries	1,354	190.99	3,940	- 14.09	3,385
14. Customers Liabilities on Acceptances	86,361	- 18.52	70,368	11.83	78,692
15. Other Assets	436,972	19.49	522,121	14.25	596,504
TOTAL NET LOANS AND OTHER ASSETS:	8,745,327	10.42	9,656,466	- 6.74	9,005,621
16. TOTAL ASSETS	13,573,104	10.09	14,942,611	- 1.22	14,759,612

LIABILITIES:	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks
17. Demand Deposits, I.P.C.	2,127,473	- .99	2,106,505	- 2.37	2,056,638
18. Time and Savings Deposits, I.P.C.	7,935,319	16.33	9,230,765	5.14	9,705,817
19. Deposits of U. S. Government	36,370	- 25.35	27,151	6.65	28,957
20. Deposits of States and Subdivisions	1,070,561	6.61	1,141,313	- 25.52	850,078
21. Deposits of Foreign Governments	0	200.00	200	-100.00	0
22. Deposits of Commercial Banks	276,141	- 9.40	250,173	- 58.92	102,776
23. Certified and Officers Checks	69,476	10.63	76,859	18.74	91,266
24. TOTAL DEPOSITS	11,515,340	11.44	12,832,966	.02	12,835,232
a(1) Total Demand Deposits	2,564,446	- 2.64	2,496,646	- 4.64	2,380,739
a(2) Total Time and Saving Deposits	8,950,894	15.48	10,336,320	1.14	10,454,493

LIABILITIES:	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks
25. Federal Funds Purchased	607,821	- 6.37	569,104	- 32.53	383,974
26. Other Liabilities for Borrowed Money	33,693	48.08	49,891	16.64	58,194
27. Mortgage Indebtedness	18,759	14.78	21,532	37.62	29,632
28. Acceptances Executed and Outstanding	86,819	- 18.94	70,373	13.14	79,620
29. Other Liabilities	264,482	- .79	262,398	- 6.86	244,404
30. TOTAL LIABILITIES	12,526,914	10.21	13,806,264	- 1.27	13,631,056
31. Subordinated Notes and Debentures	51,871	9.84	56,976	32.85	38,257

EQUITY CAPITAL:	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks
32. Preferred Stock	2,720	41.77	3,856	147.28	9,535
33. Common Stock	187,564	2.93	193,062	9.90	173,946
34. Surplus	260,416	5.99	276,020	21.71	335,931
35. Undivided Profits	526,926	11.66	588,385	- 5.19	557,860
36. Reserve for Contingencies	16,693	8.12	18,048	- 27.82	13,027
37. TOTAL EQUITY CAPITAL	994,319	8.55	1,079,371	1.37	1,094,204
38. TOTAL LIABILITIES AND EQUITY CAPITAL	13,573,104	10.09	14,942,611	- 1.22	14,759,612

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	31 DEC 81 284 State Banks	31 DEC 82 282 State Banks	31 DEC 83 262 State Banks
Cash and Due	9.25	9.08	8.85
U. S. Government Obligations	16.41	17.10	21.43
All Other Bonds and Securities	9.90	9.20	8.63
Loans and Discounts (Gross)	52.55	51.91	49.19
Federal Funds Sold	5.86	6.71	5.22
Banking House & Fixtures	2.14	2.03	1.96
Real Estate & Investments	.39	.45	.48
Other Assets	3.22	3.49	4.04
	*	*	

*Due to rounding the sum of the columns may not equal 100%.

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	31 DEC 81 284 State Banks	31 DEC 82 282 State Banks	31 DEC 83 262 State Banks
Total Deposits	84.84	85.88	86.96
Demand	(18.89)	(16.71)	(16.13)
Time	(65.95)	(69.17)	(70.83)
Common Stock	1.38	1.29	1.18
Surplus	1.92	1.85	2.28
Undivided Profits & Reserves	4.01	4.06	3.87
All Other Liabilities	7.45	6.92	5.65
	*	*	*

*Due to rounding the sum of each column may not equal 100%.

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	R/C Line	31 DEC 81 284 State Banks	31 DEC 82 282 State Banks	31 DEC 83 262 State Banks
Cash and Due/Total Deposits	(1/24)	10.90	10.57	10.18
Cash, Bonds and Sec./Total Deposits	(1 thru 7/24)	41.93	41.19	44.83
Demand Deposits/Total Deposits	(24A(1)/24)	22.27	19.46	18.55
Time Deposits/Total Deposits	(24A(2)/24)	77.73	80.55	81.45
Loans/Deposits	(9A/24)	61.95	60.44	56.57
Loans (Net)/Deposits	(9C/24)	61.31	59.77	55.94
Equity Capital/Total Deposits	(37/24)	8.64	8.41	8.53
Total Capital/Total Deposits	(31+37/24)	9.09	8.86	8.82
Loan Reserve/Loans	(9B/9A)	1.02	1.11	1.11
Equity Capital/Risk Assets	(37/16-1,-2,-11)	9.10	9.04	9.82
Total Capital/Risk Assets	(31+37/16-1,-2,-11)	9.58	9.51	10.16
Loans/Total Assets	(9A/16)	52.55	51.91	49.19
Loans (Net)/Total Assets	(9C/16)	52.02	51.34	48.65
Total Capital/Total Assets	(31+37/16)	7.71	7.60	7.67
Total Capital/Loans	(31+37/9A)	14.67	14.65	15.60

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF INCOME

(000)

	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks
Total Operating Income	1,642,271	10.92	1,821,623	- 14.48	1,557,822
Average Bank Oper. Income	5,782	12.07	6,480	- 8.26	5,945
Total Operating Expenses	1,525,854	11.17	1,696,316	- 13.83	1,461,641
Average Bank Oper. Exp.	5,372	11.97	6,015	- 7.27	5,578
Income Before Taxes & Sec. Gain	116,417	7.64	125,309	- 23.24	96,181
Average Bank	409	8.56	444	- 17.34	367
Net Income	95,731	5.79	101,277	- 32.44	68,418
Average Bank Net Income	337	6.53	359	- 27.30	261

CREDIT UNIONS

STATE CREDIT UNIONS CHARTERED IN 1983

DATE	
02-04-83	Sullivan County Employees Credit Union, Kingsport
03-31-83	Frontier Community Credit Union, Bethpage
02-23-83	Lewis County Community Development Credit Union, Hohenwald
05-24-83	Georgia-Boot Durango Employees Credit Union, Franklin
10-12-83	Tennessee Association of Utility Districts Credit Union, Nashville

STATE CREDIT UNIONS MERGED IN 1983

01-03-83	Memphis and Shelby County Bar Association Credit Union, Memphis merged with Harvester Lane Federal Credit Union, Memphis
01-14-83	J.M.C. Hospital Employees Credit Union, Jackson, merged with Jackson-Madison County Teachers Credit Union, Jackson
01-19-83	Chattanooga Barbers Credit Union, Chattanooga, merged with League Central Credit Union, Chattanooga
01-19-83	Scholtz Tannery Credit Union, Chattanooga, merged with League Central Credit Union, Chattanooga
01-19-83	Polk County Teachers Credit Union, Copperhill, merged with League Central Credit Union, Chattanooga
03-07-83	Memphis Insurors Employees Credit Union, Memphis, merged with League Central Credit Union, Chattanooga
03-15-83	Green Manufacturing Credit Union, Greeneville, merged with Pet Milk Employees Credit Union, Greeneville
03-20-83	Union City & Obion County Teachers Credit Union, Union City, merged with Jackson-Madison County Teachers Credit Union, Jackson
03-30-83	East Tennessee Educators Credit Union, Johnson City, merged with Tennessee Teachers Credit Union, Nashville
03-30-83	Alsimag Credit Union, Chattanooga, merged with Chattanooga Dupont Employees Credit Union, Chattanooga
03-30-83	Green Charger Credit Union, Harrison, merged with Chattanooga Dupont Employees Credit Union, Chattanooga
04-04-83	Southern Bankers Credit Union, Knoxville, merged with Tennessee Workers Credit Union, Nashville

STATE CREDIT UNIONS MERGED IN 1983

DATE	
04-25-83	Rhea-Dayton-Bryan Credit Union, Dayton, merged with La-Z-Boy Employees Savings Association Credit Union, Dayton
04-25-83	Polyloom Credit Union, Dayton, merged with La-Z-Boy Employees Savings Association Credit Union, Dayton
05-04-83	Niota Industrial Savings Association Credit Union, Niota, merged with League Central Credit Union, Chattanooga
05-05-83	T.F.B. Credit Union, Chattanooga, merged with League Central Credit Union, Chattanooga
05-10-83	Texas Boot Employees Credit Union, Lebanon, merged with Cedars of Lebanon Credit Union, Lebanon
06-09-83	Wurtzburg Brothers Employees Credit Union, Memphis, merged with Harvester Lane Federal Credit Union, Memphis
06-22-83	Friendly Service Credit Union, Nashville, merged with League Central Credit Union, Chattanooga
06-22-83	H.I.S. Hohen' Association Credit Union, Hohenwald, merged with League Central Credit Union, Chattanooga
06-22-83	Cavalier Credit Union, Chattanooga, merged with League Central Credit Union, Chattanooga
08-23-83	Jersey Farms Employees Credit Union, Nashville, merged with Dairymen Credit Union, North Carolina
09-13-83	Consolidated Aluminum Credit Union, Columbia, merged with League Central Credit Union, Chattanooga
09-20-83	Sullivan County Employees Credit Union, Kingsport, merged with Sullivan County Education Association Credit Union, Kingsport
09-22-83	Ingram Industries Credit Union, Nashville, merged with Employees Credit Association Credit Union, Nashville
09-26-83	Eaton Humboldt Employees Credit Union, Humboldt, merged with Eaton Federal Dual Ratio Credit Union, Cleveland, Ohio
11-17-83	Forest Hill Dairy Credit Union, Memphis, merged with Southern Security Federal Credit Union, Memphis

STATE CREDIT UNIONS LIQUIDATED IN 1983

07-05-83	ET & WNC Credit Union, Johnson City

STATE CREDIT UNION NAME CHANGES IN 1983

02-18-83	Parcel Employees of Tennessee Credit Union changed to Parcel Employees Credit Union, Memphis
03-04-83	Blue Ridge Credit Union changed to AFG Employees Credit Union, Kingsport
04-11-83	Genesco Employees Credit Association Credit Union changed to Employees' Credit Association Credit Union, Nashville
05-19-83	Magnavox Employees Credit Union changed to NAP Employees Credit Union, Greeneville
08-02-83	Gibson County Health Services Credit Union changed to Professional & Industrial Employees Credit Union, Trenton
05-30-83	Volunteer State Corporte Central Credit Union changed to Volunteer Corporate Credit Union, Chattanooga
09-07-83	Mor-Flo Credit Union changed to American Credit Union, Johnson City

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1983

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	165,327.41	124,180.08	148,758.46	
A.U.B. Empls.	Athens	102,863.28	87,749.69	76,361.59	
AFG Empls.	Kingsport	2,376,676.53	1,881,214.86	2,011,520.44	30,729.17
Aladdin Empls.	Nashville	2,432,176.14	2,196,110.63	2,106,989.62	100,644.44
Allied Printing Plant Empls.	Chattanooga	474,718.28	466,571.82	344,971.44	18,074.51
Amana Empls.	Fayetteville	457,012.66	356,314.96	175,811.60	142,514.17
Amerco Empls. Sav. Assn.	Chattanooga	151,016.13	94,812.10	135,985.94	
American	Johnson City	5,746.29	1,728.00	5,840.00	
American Sunbelt	Nashville	4,655,277.39	1,400,296.51	9,410.00	2,910,309.10
American Uniform	Cleveland	1,356,935.13	977,512.80	788,883.34	294,739.64
APCO Empls.	Athens	335,769.01	286,593.84	313,250.05	
Aqua Glass Empls.	Adamsville	152,094.75	98,281.91	140,917.11	
Armira Corporation	Bolivar	164,818.19	140,144.62	143,259.87	
Athens Furniture Inc. Empls.	Athens	197,102.87	161,056.87	175,723.03	
Baptist Board Empls.	Nashville	10,420,565.21	7,014,798.67	3,664,834.11	5,107,564.01
Baptist Empls. C. U. of Tenn	Memphis	31,376.08	22,860.43	29,340.89	
Baptist Hospital	Nashville	1,510,822.94	1,088,277.89	593,408.19	478,874.18
Baptist Hospital Empls.	Knoxville	396,694.37	390,171.81	327,606.81	
BCBST Empls.	Chattanooga	909,263.55	618,496.04	571,569.92	216,559.56
Blazer	Cleveland	432,568.13	401,699.86	355,895.20	
Bledsoe County	Pikeville	25,932.87	20,560.63	22,540.48	
Blue Flame	Nashville	1,139,566.05	829,247.38	599,191.34	348,521.78
BMH Empls.	Maryville	688,481.04	597,618.56	608,482.17	
Bowaters Empls.	Calhoun	17,488,007.32	14,072,476.51	5,500,131.26	4,761,334.50
BRC Sav. Assn.	McMinnville	160,454.25	122,762.16	118,304.29	
Bristol Tenn. Elec. System	Bristol	283,155.56	166,248.71	159,179.50	
Bristol Tenn. Teacher	Bristol	632,217.65	551,368.67	533,597.61	
Brock Empls.	Chattanooga	557,369.98	330,579.70	494,176.47	
Brownie	Cleveland	198,124.28	188,536.16	167,550.89	
Buffalo	Johnson City	244,236.64	101,100.83	197,644.75	
C.P.M. Empls.	Cleveland	63,179.10	45,875.91	52,126.58	
Caney Fork Cooperative	McMinnville	393,991.05	213,228.40	350,268.35	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Carta Empls.	Chattanooga	197,182.21	148,154.73	171,820.60	
Casco	Nashville	465,319.22	390,899.44	321,227.84	
Ceco of Milan	Milan	169,641.48	131,432.31	151,259.83	
Cedars of Lebanon	Lebanon	803,825.92	685,222.37	436,571.64	307,850.00
CEMC Empls.	Clarksville	288,702.88	257,974.72	147,743.54	
Chattanooga Dupont Empls.	Chattanooga	17,996,563.32	5,428,605.67	6,687,770.37	3,825,065.21
Chattanooga Federal Empls.	Chattanooga	7,042,050.50	5,340,920.23	3,446,791.28	2,728,545.39
Chattanooga Gas Company	Chattanooga	310,205.73	256,641.54	263,165.11	
Chattanooga Mem. Hosp. Empls.	Chattanooga	1,793,047.00	1,424,982.18	1,631,925.53	
Chattanooga Refinery	Chattanooga	214,482.47	145,161.13	181,417.13	
City Empls.	Chattanooga	3,864,002.90	3,341,585.77	1,778,166.09	1,200,211.82
City Empls.	Knoxville	10,745,894.69	5,245,583.56	2,353,104.67	7,478,738.74
City of Johnson City Empls.	Johnson City	198,290.77	139,823.79	149,553.95	28,149.12
City of Memphis	Memphis	24,484,443.32	18,132,751.60	7,381,158.72	704,072.13
Cleveland Bradley Co. Empls.	Cleveland	110,537.52	93,138.53	106,248.43	
Cleveland-Jackson Sav. Assn.	Cleveland	155,339.01	127,852.79	119,890.93	
Coats Empls.	Lavergne	60,310.62	44,398.43	42,505.53	
Cobble Chattanooga	Chattanooga	605,455.35	398,876.85	543,780.56	
Cobble-Muse Empls.	Chattanooga	92,108.34	67,733.73	85,756.37	
Coca-Cola Empls.	Chattanooga	628,120.66	458,194.76	531,479.95	2,091.58
Collegedale	Collegedale	8,581,118.89	6,715,611.60	4,553,516.94	99,867.17
Columbia Sponge	Columbia	1,177,366.03	656,506.38	545,605.90	138,217.14
Conalco Empls.	Jackson	3,066,451.92	2,227,931.47	2,417,854.77	93,458.73
Cooke Manufacturing Empls.	Cleveland	60,907.04	52,426.75	57,515.72	
Correction	Nashville	608,115.71	582,729.17	415,604.25	87,089.95
Corroon & Black	Nashville	1,920,369.16	1,663,287.81	561,748.21	1,104,128.30
Crane Chattanooga Empls.	Chattanooga	613,976.68	474,373.21	519,775.93	
Cumberland Corporation Empls.	Chattanooga	170,416.64	125,161.82	148,202.11	
Cumberland Teachers	Crossville	400,939.65	248,266.39	377,937.22	
D. P. Empls.	Chattanooga	308,194.43	276,444.24	254,971.97	
D.H.S.	Nashville	2,501,255.81	1,655,980.46	1,808,577.34	14,107.55
Davis Brothers Empls.	Memphis	39,919.20	27,617.45	33,117.16	
Diamond G. Sav. Assn.	Greeneville	593,991.31	490,640.96	249,005.50	
Dixie Line	Nashville	2,490,525.53	1,898,129.87	1,736,953.79	222,400.38
Dobbs-Life Savers Empls. Assn.	Memphis	3,584,027.91	2,278,646.42	2,171,565.04	1,215,413.09
Dot	Nashville	2,167,314.80	1,729,400.83	1,204,377.72	688,126.09
Dremco	Shelbyville	670,546.03	535,614.86	280,710.61	308,416.38
Dupont Memphis Plant Empls.	Memphis	6,235,448.89	2,881,482.69	1,537,850.02	172,655.72

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Dyersburg City Empls.	Dyersburg	235,903.50	220,607.84	184,981.85	
EAC	Nashville	1,107,390.86	782,231.10	393,499.45	300,193.51
E.P.B. Empls.	Chattanooga	7,023,919.29	4,378,691.11	3,348,250.10	247,220.48
Eagle Bend Ind. Park Empls.	Powell	173,375.66	140,998.75	140,125.59	7,613.86
Eastex-Bruce	Memphis	212,334.42	178,481.89	185,369.01	
Eastman	Kingsport	132,248,732.18	65,505,873.98	47,425,233.82	19,544,695.53
Eastwood Hosp. Empls.	Memphis	76,879.79	65,449.42	58,925.17	
Eaton Corporation Gallatin	Gallatin	1,119,102.84	1,005,354.87	953,267.02	
Eclipse Lookout Empls.	Chattanooga	61,633.05	38,575.94	51,735.57	
Educators	Nashville	42,262,654.52	25,799,657.07	11,875,961.22	3,513,262.37
Electric Service	Nashville	10,215,256.82	8,569,139.73	3,668,234.25	3,295,231.92
Elizabethton Teachers'	Elizabethton	899,265.43	827,601.87	733,226.49	38,258.38
Empls. C. U. Coca-Cola Bottling Works	Nashville	275,947.44	256,992.08	227,943.34	
Employees' Credit Association	Nashville	19,292,478.92	13,836,986.70	6,559,511.39	1,895,095.37
Employment Security	Nashville	4,266,655.31	3,302,232.80	2,427,746.83	264,571.73
Engineered Prod. Empls. Sav. Assn.	Dandridge	44,475.45	38,094.68	37,326.50	
EPCO	Shelbyville	2,005,886.06	1,323,531.20	849,555.55	10,260.84
Erlanger Hosp. Empls.	Chattanooga	2,439,532.61	2,001,256.52	1,877,503.22	
Forest Hill Dairy	Memphis	157,803.82	94,541.44	148,568.95	
Formex Company Empls.	Greeneville	332,562.15	249,603.93	261,333.63	
Fort Sanders Hosp. Empls.	Knoxville	1,221,967.71	1,096,195.97	1,089,850.64	
Free Press	Chattanooga	640,566.31	476,122.36	400,286.64	143,000.00
Frontier Community	Bethpage	597,959.55	543,440.15	95,445.78	81,717.85
Fulton Empls.	Knoxville	8,991,610.19	5,846,639.52	4,811,610.47	
Gallatin Steam Plant	Gallatin	1,253,167.68	969,721.31	1,115,359.84	
GAPCO Empls.	Gallatin	59,743.46	26,379.84	55,931.44	
Georgia Boot Durango Empls.	Franklin	116,875.12	16,674.86	98,601.17	
GGT Schools Empls.	Greeneville	372,942.45	316,170.84	285,682.02	
Gilman Empls. Sav. Assn.	Chattanooga	364,316.93	243,936.83	159,681.44	
Gleason H.I. Savers'	Gleason	97,727.39	85,909.38	79,934.50	
Goldsmith Empls.	Memphis	1,858,188.07	899,917.12	1,544,893.84	
Goodyear Tire & Rubber Empls.	Union City	926,751.17	744,861.24	771,808.17	
Government Empls. CU of East Tenn	Mountain Home	4,328,076.81	2,447,141.60	2,244,355.99	610,128.52
Great Lakes	Elizabethton	469,855.53	246,406.41	408,921.27	
Greeneville City Empls.	Greeneville	507,972.01	476,386.36	421,453.31	
Greeneville Works Empls. Sav. Assn.	Greeneville	193,775.96	115,445.49	151,034.46	22,000.00
H.I.S. Bruceton Sav. Assn.	Bruceton	454,214.10	374,619.59	336,386.27	
Hamblen County Educators'	Morristown	155,673.89	116,322.86	136,522.85	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Happy Valley	Elizabethton	5,737,996.25	4,635,701.77	822,253.40	4,325,840.04
Hardin County Hosp. Empls.	Savannah	87,813.86	78,586.13	49,897.55	20,000.00
Harman International	Bolivar	273,193.68	246,030.87	199,401.26	
Heil-Quaker Empls.	Lewisburg	1,815,229.72	1,209,960.83	1,550,455.74	
Hermitage	Nashville	1,244,197.24	1,008,947.31	835,264.71	2,000.00
Holiday Inns Empls. C. U., Inc.	Memphis	15,344,206.33	11,316,577.30	8,077,879.09	265,939.64
Holley Industrial Empls.	Paris	5,244,651.25	2,780,781.22	4,022,135.38	409,379.06
Holliston Mills Empls.	Kingsport	728,880.85	660,026.18	427,838.81	247,595.62
Holston Valley Hosp. & Medical Center	Kingsport	1,370,403.56	1,310,204.24	1,164,218.50	1,000.00
Hospital Empls.	Memphis	1,852,524.96	1,546,376.98	1,286,816.24	13,172.30
Hurd Empls.	Greeneville	288,472.91	239,256.20	236,857.91	
IBEW Local #846	Chattanooga	821,944.26	797,290.48	520,718.14	213,816.94
Ideal Empls.	Murfreesboro	83,562.54	67,831.76	75,443.60	
Illinois Central Gulf Empls.	Memphis	2,476,587.36	1,674,460.01	2,019,474.61	118,354.12
Indian Path Hosp. Empls. Sav. Assn.	Kingsport	242,015.87	176,026.74	204,404.41	
Industrial Credit Union	Lewisburg	308,364.87	253,229.65	261,614.21	
Ironworkers Local 704	Chattanooga	77,355.75	65,774.59	57,290.37	
ITT North	Johnson City	254,072.95	172,225.65	114,974.27	
J.H.J. Empls.	Springfield	222,885.91	201,975.86	88,784.41	12,626.40
J.H.S. Empls.	Humboldt	53,713.42	21,437.13	45,838.73	
Jack Daniel Empls.	Lynchburg	1,276,059.49	615,100.10	1,115,149.94	
Jackson City and County Empls.	Jackson	1,068,500.27	837,254.79	661,634.30	280,136.69
Jackson-Madison Co. Teachers	Jackson	6,862,412.79	6,293,821.23	3,596,138.75	167.46
Jamison Empls.	Nashville	124,420.52	104,102.05	84,728.55	
Jefferson Co. Educators'	Dandridge	177,481.08	139,937.13	161,226.46	
Jefferson Mem. Hosp. Sav. Assn.	Jefferson City	125,827.94	91,713.05	89,367.16	15,062.22
John Deere Empls.	Memphis	2,464,859.34	1,665,250.22	652,944.38	1,508,520.71
John Sevier TVA Empls.	Rogersville	1,263,321.04	1,066,271.24	1,110,490.87	
Johnson City Federal Empls.	Johnson City	223,246.58	142,243.91	180,984.63	
Johnsonville TVA Empls.	New Johnsnvle	4,258,108.14	2,451,052.72	2,039,620.27	164,091.60
Josten's Empls.	Shelbyville	93,457.45	73,078.23	76,656.90	
K.E.M.B.A. Memphis	Memphis	6,168,768.75	4,722,663.30	3,403,388.58	314,681.57
Kern's Empls.	Knoxville	387,511.68	275,815.32	293,553.67	
Kingsport Postal & Federal Empls.	Kingsport	535,319.03	472,455.40	444,873.70	
Kingsport Press	Kingsport	6,519,200.76	4,765,701.37	2,553,265.87	723,248.87
Kingston TVA Empls.	Kingston	1,535,535.69	854,884.55	1,385,930.52	
Knox Co. Empls.	Knoxville	601,273.85	544,679.06	415,339.69	31,324.42
Knoxville News-Sentinel Empls.	Knoxville	1,019,346.31	589,428.62	876,268.93	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Knoxville Post Office	Knoxville	9,042,806.06	7,231,910.91	5,600,953.69	461,366.67
Knoxville Real Estate	Knoxville	961,888.73	768,777.33	701,485.93	201,500.60
Knoxville Teachers	Knoxville	11,935,877.23	9,585,139.31	10,858,896.09	
Knoxville TVA Empls.	Knoxville	95,693,722.07	63,751,012.74	31,012,124.61	21,608,054.02
KRE	Dayton	119,541.04	100,585.93	107,054.36	
L.M.P.C.O. Empls. Cr. Assn.	Lexington	189,386.51	174,552.81	166,743.58	1,650.00
Lakeside Empls.	New Johnsnvle	4,606,260.58	3,556,408.00	1,987,425.35	12,517.04
Langston Bag Co. Empls. Sav. Assn.	Memphis	30,720.21	25,481.08	25,276.81	
Lanier Clothes Empls. Cr. Assn.	Decherd	235,837.20	148,138.25	154,924.14	34,500.00
League Central	Chattanooga	17,255,825.74	9,735,221.93	10,991,476.72	3,837,567.51
Lear Siegler Sav. Assn.	Morristown	98,143.63	82,859.34	89,476.62	
Leon-Ferenbach Empls.	Johnson City	62,887.42	57,661.27	31,642.32	
Lewis County Community Development	Hohenwald	190,074.75	145,832.16	77,480.39	110,365.69
Lodge 2212	Cookeville	142,675.82	115,514.22	111,651.93	
Lowland	Lowland	10,077,674.19	5,077,322.76	6,756,480.29	471,936.52
M.B.C. Empls.	Chattanooga	644,387.71	518,342.38	554,735.24	
M.H.A.	Memphis	452,938.56	431,248.50	338,445.29	
M.P.D. Empls.	Nashville	1,915,749.38	1,008,230.12	1,092,279.27	4,875.28
Madison Co. Ind. Park Cr. Assn.	Jackson	480,946.67	367,016.10	440,006.19	15,100.00
Magic Chef Sav. Assn.	Cleveland	1,124,413.27	983,300.64	922,436.57	101,171.30
Marbruco	Nashville	117,853.88	102,931.76	92,581.46	
Maryville Municipal	Maryville	681,500.60	547,123.92	538,600.69	24,800.00
Mason-Dixon Empls.	Kingsport	11,958,273.64	6,720,659.78	6,058,548.47	1,026,393.06
Maury Educators'	Columbia	632,569.16	409,098.97	517,645.89	19,500.00
McDowell Ind. Empls.	Memphis	78,639.61	60,689.03	67,899.49	
McKee Bakery Empls.	Collegedale	1,775,546.55	1,329,224.62	1,247,804.89	34,461.32
McKenzie Pajama Sav. Assn.	McKenzie	65,097.26	23,284.64	49,673.27	
McNairy Co. Educational	Selmer	74,846.03	62,917.63	56,673.29	
McQuiddy	Nashville	321,125.48	291,457.89	279,118.06	
Mead Harriman	Harriman	585,460.62	461,136.04	208,070.21	312,372.45
Mead Kingsport	Kingsport	12,693,994.42	7,454,824.66	6,810,059.55	
Medical Center	Johnson City	1,157,539.46	1,022,456.53	987,400.38	
Medical Center	Crossville	136,741.47	118,529.54	79,582.08	
Meharry-Hubbard	Nashville	713,538.73	673,742.03	521,257.98	118,947.52
Memorial Hosp. Sav. Assn.	Clarksville	1,315,962.94	1,064,546.90	399,205.94	165,283.54
Memphis Area Teachers	Memphis	67,974,173.23	46,311,239.47	39,752,910.52	
Memphis Furniture	Memphis	266,955.75	181,442.59	210,627.34	
Memphis Hardwood	Memphis	163,840.53	130,195.70	130,564.69	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Memphis Kimberly-Clark Empls.	Memphis	17,580,147.89	10,583,668.68	6,882,896.69	107,726.38
Memphis Protein Empls.	Memphis	71,425.70	39,089.46	63,441.01	
Memphis Publishing Co. Empls.	Memphis	4,227,017.37	3,219,132.90	1,287,560.27	1,365,896.12
Memphis Purina	Memphis	14,958.86	12,878.00	11,698.50	
Metro Empls.	Nashville	2,566,231.77	2,419,323.26	1,776,842.78	211,076.57
Metropolitan Teachers	Nashville	582,799.47	401,273.64	336,130.81	
Miller's Empls. Sav. Assn.	Knoxville	1,426,146.27	1,273,041.94	1,140,448.73	
Monsanto Empls.	Columbia	2,322,485.41	1,349,995.62	1,005,817.51	380,126.54
Morgan Co. Teachers	Wartburg	284,767.57	152,474.13	233,352.06	
Morristown Empls.	Morristown	246,446.40	201,962.71	184,993.94	50,106.87
MTEMC	Murfreesboro	780,904.34	528,817.58	484,244.93	
Municipal Empls.	Kingsport	1,387,094.54	1,218,371.00	775,329.21	370,342.67
Murray Ohio Sav. Assn.	Lawrenceburg	4,469,584.83	3,516,562.27	3,051,760.71	
N.C.G. Empls.	Chattanooga	66,800.15	56,546.19	60,435.77	
N.G.H.	Nashville	954,876.92	783,913.71	745,155.33	
Nabrico Empls.	Nashville	414,270.19	385,441.80	397,492.51	
NAP Empls.	Greeneville	9,598,386.71	7,181,319.47	5,003,477.67	216,347.49
Nashville Firemen's	Nashville	2,442,437.94	1,414,025.17	902,849.90	114,986.57
Nashville Memorial Hosp.	Madison	2,991,682.12	1,743,967.89	1,082,808.39	1,668,326.49
Nashville Post Office	Nashville	10,323,791.85	9,250,040.66	4,661,093.27	420,654.85
Nashville Transit	Nashville	631,481.09	563,983.69	406,977.12	2,682.40
Nation Hosiery Empls.	Chattanooga	103,575.70	70,242.79	82,125.52	
Newport-Del Rio Sav. Assn.	Newport	34,300.76	9,533.26	31,063.69	
Newspaper and Printers	Nashville	1,427,101.56	1,376,678.74	760,148.44	455,729.82
North Side Hosp. Empls.	Johnson City	57,189.29	55,927.31	38,044.77	6,243.15
O.C.F. Empls.	Jackson	948,787.47	715,434.21	847,188.16	
O.M.C. Empls.	Charleston	1,669,085.03	1,476,057.80	1,535,182.46	
Oakley Fashions Empls.	Jackson	186,287.37	178,334.67	68,706.00	
Olan Mills Sav. Assn.	Chattanooga	1,225,743.78	1,079,081.07	1,134,853.34	
Old Hickory Empls.	Old Hickory	68,436,931.37	60,706,104.72	31,509,840.74	1,177,511.24
Old Pig Iron	Memphis	98,307.77	74,737.73	87,725.37	
Olivet Baptist	Memphis	54,691.48	21,418.79	46,452.44	
Opryland Empls.	Nashville	407,130.02	263,328.37	178,020.09	160,597.85
Ortec Empls.	Oak Ridge	1,105,387.36	1,044,421.77	575,175.53	139,544.11
P.I.A.S.	Nashville	2,515,959.56	2,104,465.78	2,033,657.71	
Pafco	Chattanooga	144,349.75	89,497.23	124,194.89	11,179.53
Paramount Empls.	Murfreesboro	69,399.10	47,832.50	55,141.79	2,031.13
Parcel Empls.	Memphis	822,267.93	432,303.08	778,108.82	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Park View Hosp.	Nashville	397,146.37	277,767.98	335,829.66	11,263.49
Park West Hosp. Empls.	Knoxville	187,775.00	176,191.55	138,406.57	95.00
Parkridge	Chattanooga	342,831.97	319,603.37	269,691.94	21,552.57
Pathway	Cleveland	363,802.68	297,693.21	219,708.44	
Pet Milk Empls.	Greeneville	2,356,068.98	2,022,193.25	1,196,338.23	
Plough's	Memphis	10,474,804.49	7,647,998.13	7,106,254.73	56,230.69
Porter-Cable Empls.	Jackson	515,263.62	287,839.53	350,554.10	39,920.36
Postal Empls.	Memphis	7,035,950.08	5,305,619.32	4,351,594.48	
Postal Empls. C. U. of Jackson	Jackson	3,986,583.89	3,206,199.32	2,887,613.31	214,715.16
Power Equipment Empls.	Knoxville	332,543.19	301,653.20	215,765.89	
Powermatic Empls.	McMinnville	120,309.51	60,739.00	100,448.41	
PRC Empls. Cr. Assn.	Paris	255,160.43	130,853.91	168,715.33	6,996.70
Professional and Industrial Empls.	Trenton	119,123.40	59,608.37	81,991.58	4,553.39
Professional Teachers	McMinnville	333,472.62	162,031.82	228,456.13	88,500.00
Provident Empls.	Chattanooga	4,625,342.59	3,182,029.53	1,666,565.72	1,636,616.57
Pruett's and M. & J. Empls.	Chattanooga	164,586.29	154,402.03	120,286.20	
Purina Mills	Nashville	85,494.67	53,793.45	73,808.94	
R. G.	Rutherford	417,188.94	254,183.26	379,615.22	
Railway Mail Service	Memphis	2,580,612.44	1,656,090.10	642,936.08	1,676,496.27
Rainbo Empls.	Johnson City	62,716.48	38,331.86	55,736.85	
Red Food Empls. Sav. Assn.	Chattanooga	663,194.73	564,783.06	600,035.54	
Reichhold-Ferro Empls.	Nashville	1,268,636.05	1,029,401.38	667,582.09	77,819.31
Rhea Community	Dayton	444,326.29	396,257.34	332,904.10	
Richards Empls.	Memphis	1,020,284.53	989,357.00	500,855.02	
RMF Empls.	Chattanooga	256,923.51	211,233.99	131,036.55	84,000.00
Robinson Mfg. Empls.	Dayton	163,213.76	131,545.76	150,554.17	
Rohm and Haas Empls.	Knoxville	5,511,227.64	2,977,505.69	2,369,415.41	2,349,685.47
Saltillo Mfg. Co. Cr. Assn.	Saltillo	38,474.31	49,815.95	63,053.13	
Schlegal Tenn. Empls.	Maryville	108,295.06	97,007.67	90,871.98	
Shelby Central	Memphis	1,604,288.05	1,512,348.12	1,434,348.24	
Signal Cement Workers	Chattanooga	780,681.96	746,805.76	614,150.15	
Signal Empls.	Chattanooga	582,365.40	365,907.37	505,830.27	
Simco Sav. Assn.	Chattanooga	88,009.92	70,597.68	66,124.37	
Slimco Empls.	Nashville	128,017.36	120,522.98	97,399.28	
Southern	Chattanooga	6,914,363.90	6,110,682.44	4,415,742.21	1,755,132.71
Southern Railway Empls.	Knoxville	5,060,517.14	3,158,660.15	2,762,096.02	1,016,999.77
St. John	Memphis	50,038.26	18,514.23	42,496.84	
St. Jude Empls.	Memphis	720,645.57	688,546.55	539,171.14	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
St. Mary's Hosp. Empls.	Knoxville	1,954,484.49	1,205,317.53	995,241.26	486,239.85
St. Thomas Hosp. Empls.	Nashville	2,453,748.73	1,383,928.82	1,015,022.26	148,096.73
State Credit Union Share Ins. Corp.	Chattanooga	14,526,893.48	11,130.79	9,908,853.35	
Sullivan County Educ. Assn.	Kingsport	713,030.75	412,588.55	633,721.31	
Sun Empls.	Jackson	124,709.10	87,826.91	53,269.32	60,619.72
Super Bubble Sav. Assn.	Memphis	251,192.04	176,653.14	213,969.33	
T.E.C. Empls.	Chattanooga	187,280.71	180,271.14	154,318.86	
Tappan Springfield Empls.	Springfield	83,129.89	51,431.09	68,796.44	
Tazewell Texitle Empls.	New Tazewell	173,857.71	92,656.49	155,266.42	
Teamsters Local 327	Nashville	156,094.19	120,184.04	125,900.91	
Tennessee Assn. of Utility District	Nashville	34,256.16	7,765.19	15,297.75	
Tennessee Department of Safety	Nashville	1,328,483.58	1,094,757.17	672,722.21	36,776.03
Tennessee Grange	Seymour	63,560.20	50,073.86	47,468.20	
Tennessee Handbag Sav. Asn.	Dandridge	75,153.03	69,642.40	68,446.87	
Tennessee Mill Empls.	Knoxville	124,413.70	81,333.76	102,628.62	
Tennessee Paper Mills Empls.	Chattanooga	980,446.28	922,302.10	924,723.25	
Tennessee Pride Empls.	Madison	404,963.59	346,730.92	259,899.64	9,700.00
Tennessee Teachers	Nashville	32,387,027.93	15,177,731.95	5,482,135.12	1,104,025.38
Tennessee Telco	Nashville	35,014,840.88	26,064,489.07	10,957,057.61	5,751,207.36
Tennessee Textiles Empls.	Bemis	1,221,415.34	1,093,590.27	821,285.47	241,029.26
Tennessee Workers	Nashville	4,212,407.91	2,897,609.86	2,642,639.35	
TFC	Lavergne	986,199.54	540,866.35	482,408.67	433,400.00
The Berkline Empls. Sav. Assn.	Morristown	4,106,818.85	3,923,253.98	1,164,289.31	274,874.83
Times Printing Company	Chattanooga	830,428.05	765,965.42	460,214.24	281,683.30
Toddler	Cleveland	83,867.38	72,457.02	68,789.99	
Top-O-Ring Empls.	Lebanon	249,350.15	151,697.73	200,560.61	
Town & Country Empls.	Chattanooga	31,400.20	23,698.04	27,273.63	
TPI Empls. Sav. Assn.	Johnson City	148,013.90	102,031.82	131,787.01	2,000.00
Transit Empls.	Knoxville	258,533.58	243,434.70	167,515.60	34,659.62
Tri-State Container	Elizabethton	1,166,076.80	549,951.81	827,589.11	125,000.00
Tuftco Empls.	Chattanooga	59,957.76	42,819.89	54,669.93	
TVA Western Empls.	Jackson	4,967,098.60	3,357,298.83	2,421,434.60	15,688.47
U. S. Courthouse	Nashville	30,151,776.19	17,597,755.45	14,698,409.36	
U.S.T.C. Empls.	Nashville	127,769.64	91,983.09	87,834.09	26,000.00
Unarco Empls.	Springfield	162,255.42	157,468.14	119,577.07	
United	Rogersville	414,614.60	351,877.87	389,195.80	
Vanderbilt University Empls.	Nashville	2,252,203.55	1,617,435.63	1,953,792.91	
Velsicol Empls.	Chattanooga	405,194.16	298,007.03	214,938.95	159,244.84

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Vinylex Empls.	Knoxville	355,377.18	281,971.91	231,899.87	
Volunteer Corporate	Chattanooga	110,352,460.03	9,844,238.33		40,202,467.75
Volunteer	Chattanooga	245,058.57	170,304.94	209,064.96	
W. J. Savage Empls.	Knoxville	20,733.44	19,667.96	15,047.82	
Wallace Hardware Empls.	Morristown	246,352.92	177,267.79	144,777.16	
Washington Ind.	Nashville	1,999,622.25	1,493,370.02	1,774,052.18	
Wasiota	Madison	666,561.70	544,661.68	495,411.26	110,000.00
Watts Bar TVA Empls.	Spring City	706,268.02	547,662.01	452,239.73	190,485.61
WCG Empls.	Martin	153,289.10	124,435.26	131,314.31	
Werthan Empls.	Nashville	443,172.26	322,919.92	225,960.21	157,924.06
Wheland Empls.	Chattanooga	1,216,973.01	952,183.86	854,064.07	
White Wing Pub. Sav. Assn.	Cleveland	123,468.95	99,730.49	98,777.70	
Wico	Chattanooga	145,851.52	123,301.56	131,436.48	
WSM/WSMV	Nashville	784,343.49	734,716.78	332,952.78	391,745.00
Yat Empls.	Lenoir City	834,266.30	392,911.69	676,339.74	

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

Name of Credit Union	City	Total Assets	1983 Rank	1982 Rank
Eastman	Kingsport	132,248,732.18	1	2
Volunteer Corporate	Chattanooga	110,352,460.03	2	1
Knoxville TVA	Knoxville	95,693,722.07	3	3
Old Hickory Empls.	Old Hickory	68,436,931.37	4	4
Memphis Area Teachers'	Memphis	67,974,173.23	5	5
Educators	Nashville	42,262,654.52	6	6
Tennessee Telco	Nashville	35,014,840.88	7	7
Tennessee Teachers	Nashville	32,387,027.93	8	9
U. S. Courthouse	Nashville	30,151,776.19	9	8
City of Memphis	Memphis	24,484,443.32	10	10
Employees Credit Association	Nashville	19,292,478.92	11	11
Chattanooga Dupont Empls.	Chattanooga	17,996,563.32	12	15
Memphis Kimberly-Clark	Memphis	17,580,147.89	13	12
Bowaters	Calhoun	17,488,007.32	14	13
League Central	Chattanooga	17,255,825.74	15	14
Holiday Inns Employees Credit Union, Inc.	Memphis	15,344,206.33	16	17
State Credit Union Share Insurance Corporation	Chattanooga	14,526,893.48	17	16
Mead Kingsport	Kingsport	12,693,994.42	18	19
Mason-Dixon Empls.	Kingsport	11,958,273.64	19	18
Knoxville Teachers	Knoxville	11,935,877.23	20	20
City Employees	Knoxville	10,745,894.69	21	25
Ploughs	Memphis	10,474,804.49	22	27
Baptist Board Empls.	Nashville	10,420,565.21	23	22
Nashville Post Office	Nashville	10,323,791.85	24	21
Electric Service	Nashville	10,215,256.82	25	26
Lowland	Lowland	10,077,674.19	26	24
NAP	Greeneville	9,598,386.71	27	23
Knoxville Post Office	Knoxville	9,042,806.06	28	29
Fulton Employees	Knoxville	8,991,610.19	29	30
Collegedale	Collegedale	8,581,118.89	30	28
Chattanooga Federal Empls.	Chattanooga	7,042,050.50	31	32
Postal Employees	Memphis	7,035,950.08	32	33
E.P.B. Employees	Chattanooga	7,023,919.29	33	31
Southern	Chattanooga	6,914,363.90	34	34
Jackson-Madison Co. Teachers	Jackson	6,862,412.79	35	41
Kingsport Press	Kingsport	6,519,200.76	36	40
Dupont Memphis Plant Empls.	Memphis	6,235,448.89	37	35
K.E.M.B.A. Memphis	Memphis	6,168,768.75	38	36
Happy Valley	Elizabethton	5,737,996.25	39	37
Rohm and Haas Empls.	Knoxville	5,511,227.64	40	38
Holley Industrial Employees	Paris	5,244,651.25	41	39
Southern Railway Employees	Knoxville	5,060,517.14	42	42
TVA Western Employees	Jackson	4,967,098.60	43	46
American Sunbelt	Nashville	4,655,277.39	44	57
Provident Employees	Chattanooga	4,625,342.59	45	43
Lakeside Employees	New Johnsonville	4,606,260.58	46	50
Murray Ohio Sav. Assn.	Lawrenceburg	4,469,584.83	47	48
Government Employees C. U. of East Tennessee	Mountain Home	4,328,076.81	48	44

Name of Credit Union	City	Total Assets	1983 Rank	198 Rank
Employment Security	Nashville	4,266,655.31	49	47
Johnsonville TVA Empls.	New Johnsonville	4,258,108.14	50	45
Memphis Publishing Co. Empls.	Memphis	4,227,017.37	51	51
Tennessee Workers	Nashville	4,212,407.91	52	52
The Berkline Empls. Sav. Assn.	Morristown	4,106,818.85	53	53
Postal Empls. C. U. of Jackson	Jackson	3,986,583.89	54	54
City Employees	Chattanooga	3,864,002.90	55	49
Dobbs-Life Savers Empls. Assn.	Memphis	3,584,027.91	56	56
Conalco Employees	Jackson	3,066,451.92	57	55
Nashville Memorial Hospital	Madison	2,991,682.12	58	65
Railway Mail Service	Memphis	2,580,612.44	59	58
Metro Employees	Nashville	2,566,231.77	60	69
P.I.A.S.	Nashville	2,515,959.56	61	62
D.H.S.	Nashville	2,501,255.81	62	71
Dixie Line	Nashville	2,490,525.53	63	61
Illinois Central Gulf Empls.	Memphis	2,476,587.36	64	59
John Deere Employees	Memphis	2,464,859.34	65	66
St. Thomas Hospital	Nashville	2,453,748.73	66	76
Nashville Firemen's	Nashville	2,442,437.94	67	68
Erlanger Hospital Empls.	Chattanooga	2,439,532.61	68	64
Aladdin Employees	Nashville	2,432,176.14	69	72
AFG Employees	Kingsport	2,376,676.53	70	63
Pet Milk Employees	Greeneville	2,356,068.98	71	67
Monsanto Employees	Columbia	2,322,485.41	72	60
Vanderbilt University Empls.	Nashville	2,252,203.55	73	73
DOT	Nashville	2,167,314.80	74	75
EPCO	Shelbyville	2,005,886.06	75	77
Washington Industries	Nashville	1,999,622.25	76	85
St. Mary's Hospital Empls.	Knoxville	1,954,484.49	77	80
Corroon & Black	Nashville	1,920,369.16	78	84
M.P.D. Employees	Nashville	1,915,749.38	79	81
Goldsmith Employees	Memphis	1,858,188.07	80	74
Hospital Employees	Memphis	1,852,524.96	81	82
Heil-Quaker Employees	Lewisburg	1,815,229.72	82	88
Chattanooga Memorial Hospital Employees	Chattanooga	1,793,047.00	83	87
McKee Bakery Employees	Collegedale	1,775,546.55	84	86
O.M.C. Employees	Charleston	1,669,085.03	85	94
Shelby Central	Memphis	1,604,288.05	86	96
Kingston TVA Employees	Kingston	1,535,535.69	87	78
Baptist Hospital	Nashville	1,510,822.94	88	112
Newspaper and Printers	Nashville	1,427,101.56	89	89
Miller's Employees	Knoxville	1,426,146.27	90	90
Municipal Employees	Kingsport	1,387,094.54	91	99
Holston Valley Hospital and Medical Center	Kingston	1,370,403.56	92	104
American Uniform	Cleveland	1,356,935.13	93	93
Tennessee Department of Safety	Nashville	1,328,483.58	94	91
Memorial Hospital Sav. Assn.	Clarksville	1,315,962.94	95	102
Jack Daniel Employees	Lynchbury	1,276,059.49	96	100
Reichhold-Ferro Employees	Nashville	1,268,636.05	97	98
John Sevier TVA Employees	Rogersville	1,263,321.04	98	95
Gallatin Steam Plant	Gallatin	1,253,167.68	99	92

Name of Credit Union	City	Total Assets	1983 Rank	1982 Rank
Hermitage	Nashville	1,244,197.24	100	106
Olan Mills Sav. Assn.	Chattanooga	1,225,743.78	101	109
Fort Sanders Hosp. Empls.	Knoxville	1,221,967.71	102	117
Tennessee Textiles Empls.	Bemis	1,221,415.34	103	111
Wheland Employees	Chattanooga	1,216,973.01	104	79
Columbia Sponge	Columbia	1,177,366.03	105	97
Tri-State Container	Elizabethton	1,166,076.80	106	108
Medical Center	Johnson City	1,157,539.46	107	114
Blue Flame	Nashville	1,139,566.05	108	107
Magic Chef Sav. Assn.	Cleveland	1,124,413.27	109	101
Eaton Corporation Gallatin	Gallatin	1,119,102.84	110	110
E.A.C.	Nashville	1,107,390.86	111	125
Ortec Employees	Oak Ridge	1,105,387.36	112	116
Jackson City & County Empls.	Jackson	1,068,500.27	113	105
Richards Employees	Memphis	1,020,284.53	114	140
Knoxville News-Sentinel Empls.	Knoxville	1,019,346.31	115	118
TFC	Lavergne	986,199.54	116	103
Tennessee Paper Mills	Chattanooga	980,446.28	117	115
Knoxville Real Estate	Knoxville	961,888.73	118	157
N.G.H.	Nashville	954,876.92	119	113
O.C.F. Employees	Jackson	948,787.47	120	124
Goodyear Tire & Rubber Empls.	Union City	926,751.17	121	158
BCBST Employees	Chattanooga	909,263.55	122	128
Elizabethton Teachers	Elizabethton	899,265.43	123	122
YAT Employees	Lenoir City	834,266.30	124	119
Times Printing Company	Chattanooga	830,428.05	125	120
Parcel Employees	Memphis	822,267.93	126	135
IBEW Local 846	Chattanooga	821,944.26	127	130
Cedars of Lebanon	Lebanon	803,825.92	128	136
WSM/WSMV	Nashville	784,343.49	129	121
MTEMC	Murfreesboro	780,904.34	130	123
Signal Cement Workers	Chattanooga	780,681.96	131	126
Holliston Mills Empls.	Kingsport	728,880.85	132	151
St. Jude Employees	Memphis	720,645.57	133	149
Meharry-Hubbard	Nashville	713,538.73	134	131
Sullivan County Educational Association	Kingsport	713,030.75	135	138
Watts Bar TVA Employees	Spring City	706,268.02	136	139
BMH Employees	Maryville	688,481.04	137	145
Maryville Municipal	Maryville	681,500.60	138	168
Dremco	Shelbyville	670,546.03	139	127
Wasiota	Madison	666,561.70	140	133
Red Food Empls. Sav. Assn.	Chattanooga	663,194.73	141	144
M.B.C. Employees	Chattanooga	644,387.71	142	143
Free Press	Chattanooga	640,566.31	143	137
Maury Educators	Columbia	632,569.16	144	150
Bristol Tennessee Teacher	Bristol	632,217.65	145	142
Nashville Transit	Nashville	631,481.09	146	134
Coca-Cola Employees	Chattanooga	628,120.66	147	148
Crane Chattanooga Empls.	Chattanooga	613,976.68	148	129
Correction	Nashville	608,115.71	149	147
Cobble Chattanooga	Chattanooga	605,455.35	150	141
Knox County Employees	Knoxville	601,273.85	151	154

Name of Credit Union	City	Total Assets	1983 Rank	1982 Rank
Frontier Community	Bethpage	597,959.55	152	*
Diamond G. Sav. Assn.	Greeneville	593,991.31	153	177
Mead Harriman	Harriman	585,460.62	154	161
Metropolitan Teachers	Nashville	582,799.47	155	146
Signal Employees	Chattanooga	582,365.40	156	153
Brock Employees	Chattanooga	557,369.98	157	160
Kingsport Postal & Federal Employees	Kingsport	535,319.03	158	156
Porter-Cable Employees	Jackson	515,263.62	159	165
Greeneville City Employees	Greeneville	507,972.01	160	152
Madison County Ind. Park Credit Assn.	Jackson	480,946.67	161	171
Allied Printing Plant Empls.	Chattanooga	474,718.28	162	205
Great Lakes	Elizabethton	469,855.53	163	155
Casco	Nashville	465,319.22	164	166
Amana Employees	Fayetteville	457,012.66	165	203
H.I.S. Bruceton Savings Association	Bruceton	454,214.10	166	162
M.H.A.	Memphis	452,938.56	167	170
Rhea Community	Dayton	444,326.29	168	194
Werthan Employees	Nashville	443,172.26	169	169
Blazer	Cleveland	432,568.13	170	175
R. G.	Rutherford	417,188.94	171	163
United	Rogersville	414,614.60	172	210
Nabrico Employees	Nashville	414,270.19	173	159
Opryland Employees	Nashville	407,130.02	174	196
Velsicol Employees	Chattanooga	405,194.16	175	184
Tennessee Pride Employees	Madison	404,963.59	176	167
Cumberland Teachers	Crossville	400,939.65	177	180
Park View Hospital	Nashville	397,146.37	178	174
Baptist Hospital Employees	Knoxville	396,694.37	179	172
Caney Fork Cooperative	McMinnville	393,991.05	180	182
Kern's Employees	Knoxville	387,511.68	181	173
GGT Schools Employees'	Greeneville	372,942.45	182	176
Gilman Empls. Sav. Assn.	Chattanooga	364,316.93	183	208
Pathway	Cleveland	363,802.68	184	179
Vinylex Employees	Knoxville	355,377.18	185	197
Parkridge	Chattanooga	342,831.97	186	185
APCO Employees	Athens	335,769.01	187	193
Professional Teachers	McMinnville	333,472.62	188	191
Formex Company Employees	Greeneville	332,562.15	189	183
Power Equipment Empls.	Knoxville	332,543.19	190	164
McQuiddy	Nashville	321,125.48	191	187
Chattanooga Gas Company	Chattanooga	310,205.73	192	188
Industrial	Lewisburg	308,364.87	193	220
D. P. Employees	Chattanooga	308,194.43	194	186
CEMC Employees	Clarksville	288,702.88	195	201
Hurd Employees	Greeneville	288,472.91	196	216
Morgan County Teachers	Wartburg	284,767.57	197	197
Bristol Tennessee Electric System	Bristol	283,155.56	198	204
Employees C. U. Coca-Cola Bottling Works	Nashville	275,947.44	199	198

Name of Credit Union	City	Total Assets	1983 Rank	1982 Rank
Harman International	Bolivar	273,193.68	200	236
Memphis Furniture	Memphis	266,955.75	201	217
Transit Employees	Knoxville	258,533.58	202	192
RMF Employees'	Chattanooga	256,923.51	203	181
PRC Employees'	Paris	255,160.43	204	222
Super Bubble Sav. Assn.	Memphis	251,192.04	205	211
Top-O-Ring Employees	Lebanon	249,350.15	206	212
Morristown Employees	Morristown	246,446.40	207	209
Wallace Hardware Empls.	Morristown	246,352.92	208	199
ITT North	Johnson City	245,072.95	209	190
Volunteer	Chattanooga	245,058.57	210	215
Buffalo	Johnson City	244,236.64	211	206
Indian Path Hospital Empls. Sav. Assn.	Kingsport	242,015.87	212	218
Dyersburg City Employees	Dyersburg	235,903.50	213	230
Lanier Clothes Empls. Cr. Assn.	Decherd	235,837.20	214	225
Johnson City Federal Empls.	Johnson City	223,246.58	215	213
J.H.J. Employees	Springfield	222,885.91	216	235
Chattanooga Refinery	Chattanooga	214,482.47	217	223
Eastex Bruce	Memphis	212,334.42	218	207
City of Johnson City Empls.	Johnson City	198,290.77	219	226
Brownie	Cleveland	198,124.28	220	227
Carta Employees'	Chattanooga	197,182.21	221	214
Athens Furniture Inc. Empls.	Athens	197,102.87	222	228
Greeneville Works Employees Sav. Assn.	Greeneville	193,775.96	223	250
Lewis County Community Development	Hohenwald	190,074.75	224	*
L.M.P.C.O. Empls. Credit Assn.	Lexington	189,386.51	225	261
Park West Hosp. Empls.	Knoxville	187,775.00	226	231
T.E.C. Employees	Chattanooga	187,280.71	227	229
Oakley Fashions Employees	Jackson	186,287.37	228	221
Jefferson County Educators'	Dandridge	177,481.08	229	233
Tazewell Textile Employees	New Tazewell	173,857.71	230	237
Eagle Bend Industrial Park Employees	Powell	173,375.66	231	246
Cumberland Corporation Empls.	Chattanooga	170,416.64	232	239
Ceco of Milan	Milan	169,641.48	233	253
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	165,327.41	234	249
Armira Corporation	Bolivar	164,818.19	235	242
Pruett's and M. & J. Empls.	Chattanooga	164,586.29	236	241
Memphis Hardwood	Memphis	163,840.53	237	239
Robinson Mfg. Employees	Dayton	163,213.76	238	265
Unarco Employees	Springfield	162,255.42	239	202
BRC Savings Association	McMinnville	160,454.25	240	243
Forest Hill Dairy	Memphis	157,803.82	241	247
Teamsters Local 327	Nashville	156,094.19	242	248
Hamblen County Educators	Morristown	155,673.89	243	245
Cleveland-Jackson Sav. Assn.	Cleveland	155,339.01	244	254
WCG Employees	Martin	153,289.10	245	240
Aqua Glass Employees	Adamsville	152,094.75	246	266
Amerco Empls. Sav. Assn.	Chattanooga	151,016.13	247	267
TPI Employees Sav. Assn.	Johnson City	148,013.90	248	263

Name of Credit Union	City	Total Assets	1983 Rank	1982 Rank
Wico	Chattanooga	145,851.52	249	244
Pafco	Chattanooga	144,349.75	250	259
Lodge 2212	Cookeville	142,675.82	251	281
Medical Center	Crossville	136,741.47	252	256
Slimco Employees	Nashville	128,017.36	253	262
U.S.T.C. Employees	Nashville	127,769.64	254	273
Jefferson Memorial Hospital	Jefferson City	125,827.94	255	272
Sun Employees	Jackson	124,709.10	256	282
Jamison Employees	Nashville	124,420.52	257	251
Tennessee Mill Employees	Knoxville	124,413.70	258	252
White Wing Pub. Sav. Assn.	Cleveland	123,468.95	259	255
Powermatic Employees	McMinnville	120,309.51	260	260
KRE	Dayton	119,541.04	261	269
Professional and Industrial Employees	Trenton	119,123.40	262	264
Marbruco	Nasiville	117,853.88	263	257
Georgia Boot Durango Empls.	Franklin	116,875.12	264	*
Cleveland Bradley Co. Empls.	Cleveland	110,537.52	265	*
Schlegal Tenn Empls.	Maryville	108,295.06	266	280
National Hosiery Empls.	Chattanooga	103,575.70	267	287
A.U.B. Employees	Athens	102,863.28	268	271
Old Pig Iron	Memphis	98,307.77	269	274
Lear Siegler Sav. Assn.	Morristown	98,143.63	270	290
Gleason H.I. Savers	Gleason	97,727.39	271	289
Josten's Employees	Shelbyville	93,457.45	272	283
Cobble-Muse Employees	Chattanooga	92,108.34	273	294
Saltillo Mfg. Co. Cr. Assn.	Saltillo	88,474.31	274	296
Simco Sav. Assn.	Chattanooga	88,009.92	275	276
Hardin County Hosp. Empls.	Savannah	87,813.86	276	297
Purina Mills	Nashville	85,494.67	277	268
Toddler	Cleveland	83,867.38	278	292
Ideal Employees	Murfreesboro	83,562.54	279	303
Tappan Springfield Empls.	Springfield	83,129.89	280	305
McDowell Industries Empls.	Memphis	78,639.61	281	284
Ironworkers Local #704	Chattanooga	77,355.75	282	285
Eastwood Hosp. Empls.	Memphis	76,879.79	283	311
Tennessee Handbag Sav. Assn.	Dandridge	75,153.03	284	295
McNairy Co. Educational	Selmer	74,846.03	285	291
Memphis Protein Empls.	Memphis	71,425.70	286	304
Paramount Employees	Murfreesboro	69,399.10	287	293
N.C.G. Employees	Chattanooga	66,800.15	288	308
McKenzie Pajama Sav. Assn.	McKenzie	65,097.26	289	310
Tennessee Grange	Seymour	63,560.20	290	301
C.P.M. Employees	Cleveland	63,179.10	291	307
Leon-Ferenbach Employees	Johnson City	62,887.42	292	302
Rainbo Employees	Johnson City	62,716.48	293	298
Eclipse Lookout Employees	Chattanooga	61,633.05	294	314
Cooke Manufacturing Empls.	Cleveland	60,907.04	295	299
Coats Employees	Lavergne	60,310.62	296	309
Tuftco Employees	Chattanooga	59,957.76	297	300
Gapco Employees	Gallatin	59,743.46	298	320
North Side Hosp. Empls.	Johnson City	57,189.29	299	318
Olivet Baptist	Memphis	54,691.48	300	316

Name of Credit Union	City	Total Assets	1983 Rank	1982 Rank
J.H.S. Employees	Humboldt	53,713.42	301	319
St. John	Memphis	50,038.26	302	312
Engineered Prod. Empls. Sav. Assn.	Dandridge	44,475.45	303	324
Davis Brothers Employees	Memphis	39,919.20	304	323
Newport-Del Rio Sav. Assn.	Newport	34,300.76	305	329
Tennessee Assn. of Utility District	Nashville	34,256.16	306	*
Town & Country Employees	Chattanooga	31,400.20	307	322
Baptist Employees	Memphis	31,376.08	308	306
Langston Bag Co. Empls. Sav. Assn.	Memphis	30,720.21	309	328
Bledsoe County	Pikeville	25,932.87	310	332
W. J. Savage Employees	Knoxville	20,733.44	311	333
Memphis Purina	Memphis	14,958.86	312	335
American	Johnson City	5,746.29	313	*

*New Credit Union

**Merger

STATE CHARTERED CREDIT UNIONS COMPARATIVE STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	337		313
STATEMENT OF CONDITION ASSETS	CALL DATE 12-31-82	<CHANGE>	CALL DATE 12-31-83
CASH			
CASH & DUE FROM BANKS	17,194,065	11.71	19,207,703
OTHER CASH ITEMS	216,934	70.64-	63,688
CASH SHORT	2,398	99.67-	8
TOTAL	17,413,397	10.67	19,271,399
SECURITIES			
US GOVT SECURITIES	127,772,481	13.46-	110,572,791
SAVINGS & LOAN DEPOSITS	42,772,126	75.62	75,116,820
OTHER SECURITIES	215,446,577	9.57	236,065,910
TOTAL	385,991,186	9.27	421,755,523
LOANS & DISCOUNTS			
PERSONAL & CHATTEL MORT	474,650,272	18.16	560,868,803
REAL ESTATE MORTGAGE	142,102,948	10.93	157,639,724
LOANS TO OTHER CU'S	3,927,789	157.08	10,097,448
TOTAL	620,681,011	17.83	728,605,975
RECEIVABLES			
ACCOUNTS RECEIVABLE	4,895,407	9.50	5,360,716
ACCRUED INTEREST	3,463,335	13.91	3,945,282
TOTAL	8,358,743	11.33	9,305,998
FIXED ASSETS			
FURNITURE & FIXTURES	4,953,304	42.75	7,071,262
LAND & BUILDING	7,097,432	17.09	8,310,654
FIXED DEPRECIATION	3,011,686	44.23	4,343,773
TOTAL	9,039,050	22.11	11,038,142
PRPD ITEMS & OTHER ASSETS			
PREPAID EXPENSES	999,418	43.13	1,430,489
PREPAID ST SHARE INS	1,162,860	23.27-	892,220
OTHER ASSETS	2,473,023	17.11-	2,049,773
TOTAL	4,635,302	5.67-	4,372,484
TOTAL ASSETS	1,046,118,691	14.17	1,194,349,525

STATE CHARTERED CREDIT UNIONS COMPARATIVE STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	337		313
STATEMENT OF CONDITION LIABILITIES	CALL DATE 12-31-82	<CHANGE>	CALL DATE 12-31-83
CURRENT LIABILITIES			
ACCOUNTS PAYABLE	6,465,922	1.85	6,585,554
TAXES PAYABLE	136,694	23.92	169,396
NOTES PAYABLE	20,991,476	78.12-	4,591,937
DIVIDENDS PAYABLE	4,680,785	14.07	5,339,691
BANK OVERDRAFT	202,253	1173.05	2,574,798
CASH OVER	3	.00	0
TOTAL	32,477,136	40.69-	19,261,378
OTHER LIABILITIES			
UNEARNED INTEREST	889,666	32.73-	598,395
MISC. LIABILITIES	2,621,226	11.80	2,930,756
TOTAL	3,510,892	0.52	3,529,152
MEMBERS' ACCOUNTS			
SHARES	461,916,091	9.13	504,094,866
SHARE DRAFTS	25,126,133	46.17	36,726,819
SPECIAL ACCOUNTS	138,272,130	21.62	168,175,595
INVESTMENT CERTIFICATES	308,714,211	18.09	364,575,869
CHRISTMAS CLUB	2,475,899	309.16	10,130,553
TOTAL	936,504,465	15.71	1,083,703,704
RESERVES			
STATUTORY RESERVE	33,965,798	20.94	41,078,720
SPECIAL RESERVE	6,963,740	4.12-	6,676,266
RESERVE FOR SHARE INS	85,201	84.34	13,337
RESERVE FOR DEPR	306,504	8.67-	279,919
RESERVE FOR CONTIN	11,320,325	24.09	14,047,988
TOTAL	52,641,570	17.96	62,096,231
UNDIVIDED PROFITS	20,984,627	22.75	25,759,058
TOTAL LIAB & CAPITAL	1,046,118,691	14.17	1,194,349,525

VARIOUS AVERAGES OF STATE CHARTERED CREDIT UNIONS

December 31, 1983

	ALL STATE CU'S	0 TO 99	100 TO 249	250 TO 499	500 TO 999	1000 TO 1999	2000 TO 4999	5000 TO 9999	10000 TO 19999	20000 AND OVER
		ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS (THOUSANDS)				ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS (MILLIONS)				
NO OF CREDIT UNIONS:	313	45	63	45	45	40	33	16	16	10
% TOTAL ASSETS										
CASH	1.61	12.07	6.51	5.71	4.12	3.31	3.69	2.51	1.03	.80
SECURITIES	35.31	13.50	16.39	14.16	14.70	18.11	23.40	23.50	35.91	42.68
LOANS AND DISCOUNTS	61.00	72.47	75.53	78.50	79.27	76.90	71.03	72.00	60.25	54.60
RECEIVABLES	.78	1.01	.28	.53	.66	.72	.83	.26	1.13	.77
FIXED ASSETS	.92	.08	.36	.51	.56	.50	.58	1.31	1.03	.96
PREPAID ITEMS & OTHER ASSETS	.37	.86	.94	.59	.68	.46	.47	.42	.65	.20
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL LIABILITIES & CAPITAL										
CURRENT LIABILITIES	1.61	1.74	2.26	1.98	.95	1.06	1.10	1.61	.97	1.98
OTHER LIABILITIES	.30	.46	.43	.11	.29	.06	.25	.49	.37	.27
MEMBERS' ACCOUNTS	90.74	84.92	85.83	85.95	88.63	89.62	88.72	87.23	89.81	92.44
RESERVES	5.20	5.77	4.91	5.73	5.11	5.07	6.55	6.72	5.55	4.59
UNDIVIDED PROFITS	2.16	7.11	6.57	6.23	5.02	4.19	3.38	3.95	3.31	.72
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

% TOTAL INCOME

INTEREST ON LOANS	67.67	85.44	86.05	86.17	85.67	83.41	79.37	80.65	64.98	60.59
INCOME FROM INVESTMENTS	29.56	10.07	11.67	11.01	11.71	13.35	18.80	17.76	28.41	37.70
ALL OTHER INCOME	2.77	4.49	2.28	2.82	2.63	3.24	1.82	1.59	6.60	1.70
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

% TOTAL EXPENSES

SALARIES	37.65	45.41	39.71	40.91	39.20	37.70	40.68	36.41	40.72	35.44
BORROWERS' INSURANCE	5.28	7.89	8.60	9.19	9.04	7.26	6.81	9.33	5.36	2.85
LIFE SAVINGS INSURANCE	2.86	7.49	7.73	6.63	6.58	5.53	4.48	4.85	1.89	1.13
ASSOCIATION FEES (LEAGUE)	1.06	4.26	5.02	4.30	3.46	2.29	1.25	.93	.73	.41
SURETY BOND PREMIUM	1.45	6.13	5.61	3.95	3.70	2.64	1.63	1.33	1.09	.85
SHARE INSURANCE PREMIUM (NCUA)	1.99	.89	1.04	1.20	1.10	1.49	1.59	2.32	2.31	2.14
EXAMINATION FEES	1.38	4.36	3.81	2.96	2.36	1.79	1.56	1.32	1.28	1.02
REPAIRS & MAINTENANCE	1.13		.07	1.08	.37	.45	.34	.65	1.27	1.64
INT. ON BORROWED MONEY	6.42	1.15	1.95	1.73	1.12	.79	4.91	.85	.40	12.44
STATIONERY AND SUPPLIES	3.00	3.64	3.31	2.86	2.73	3.09	2.94	2.79	3.79	2.75
COST OF SPACE OCCUPIED	2.34	2.14	1.27	2.05	1.18	1.02	1.51	2.08	3.22	2.66
EDUCATION EXPENSE	1.69	.62	.48	.32	.70	.93	1.03	1.16	2.15	2.15
COLLECTION EXPENSE	.55	1.08	1.39	.93	.73	.93	.66	.60	.82	.27
DEPRECIATION-FURNITURE,FIXT. & EQUI	2.27	.28	.99	1.56	1.09	1.28	1.40	1.78	2.62	2.85
EMPLOYEE BENEFITS	5.83	3.50	3.37	2.97	3.43	3.65	5.73	6.68	7.33	5.89
OTHER INSURANCE	1.56	.62	.60	1.56	1.08	1.84	1.74	2.09	1.23	1.55
RECORDING FEES CHATTEL LIEN INS.	.06	.09	.01	.06	.05	.11	.08	.13	.06	.03
COMMUNICATION	2.66	.45	1.28	.98	2.00	.92	1.86	3.04	3.40	3.00
LOSSES ON SALE OF BONDS	3.62				1.62	.01				8.05
CASH SHORT	.04		.08	.07	.22	.03	.02	.01	.03	.03
OTHER LOSSES	.26	.16	.07	.17		.02	.02	.07	1.28	.05
BANK SERVICE CHARGE	.37	.42	.29	.34	.38	1.88	.31	.28	.43	.14
REIMBURSEMENT FOR SERVICES	6.95	1.46	3.72	4.02	7.82	14.09	9.59	7.99	6.75	5.09
CONVENTIONS AND CONFERENCES	1.73	.62	1.76	1.16	1.93	1.89	2.32	2.52	3.17	.81
SUPERVISORY COMM. & EXP.	.42	1.31	.29	.14	.16	.38	.06	.45	.65	.46
ANNUAL MEETING EXPENSE	.45	1.80	1.30	1.29	1.39	.63	.72	.75	.32	.16
MISCELLANEOUS EXPENSE	6.98	4.23	6.25	7.56	6.57	7.35	6.74	9.59	7.69	6.15
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-80 364 Credit Unions	12-31-81 358 Credit Unions	12-31-82 337 Credit Unions	12-31-83 313 Credit Unions
Average Credit Union Membership	1,353	1,411	1,511	1,680
Total Number of Members	494,007	505,207	509,509	526,072
Per Member Share Average	$ 964	$ 851	$ 907	$ 958
Total Number of Borrowers	245,573	229,565	219,058	227,232
Total Number of Non-Borrowers	248,434	275,642	290,451	298,840
Total Percent Borrowing	49.7%	45.4%	43.0%	43.2%
Average Loan Per Borrower	$2,421	$2,632	$2,815	$3,162

SAVINGS & LOAN ASSOCIATION

AND

INDUSTRIAL LOAN AND THRIFT COMPANIES

SAVINGS AND LOAN CONVERSIONS

DATE	NAME AND LOCATION	
01-17-83	East Tennessee S & L Knoxville, TN	Converted to Federal Charter
05-09-83	Commercial S & L Knoxville, TN	Converted to Federal Charter
05-31-83	Peoples Security S & L Morristown	Converted to Federal Charter
06-30-83	Fort Loudon S & L Loudon, TN	Converted to Federal Charter
08-01-83	Collierville S & L Collierville, TN	Converted to National Bank

CONDITION OF INDIVIDUAL STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

December 31, 1983
(In Hundreds)

NAME	CITY	TOTAL ASSETS	LOANS	DEPOSITS
Germantown Trust S & L	Germantown	94,754,195	46,368,144	79,376,459
American S & L	Knoxville	64,840,220	45,560,753	57,526,341
Lincoln State S & L	Mt. Carmel	58,595,846	51,452,183	53,150,243
John Sevier S & L	Sevierville	41,757,988	31,801,879	39,643,610
Security Trust S & L	Oak Ridge	34,809,279	24,265,809	24,858,240
Investors S & L	Hendersonville	34,471,227	29,241,264	30,910,263
Savannah S & L	Savannah	23,114,551	17,170,172	20,634,498
George Washington S & L	Jonesboro	22,789,376	9,833,889	17,186,289
First Fidelity S & L	Crossville	21,648,134	11,762,404	20,097,067
United Guaranty S & L	Tullahoma	21,077,941	16,468,588	19,370,599
American Trust S & L	Hendersonville	16,675,683	8,465,318	13,190,633
First Valley S & L	Pikeville	16,307,261	7,616,319	14,086,762
Tennessee S & L	Cookeville	12,707,725	7,081,481	11,794,276
Progressive S & L	Jamestown	12,685,661	1,675,496	11,519,382
S & L of Smith County	Carthage	11,819,852	6,166,230	11,200,976
United Tennessee S & L	Fayetteville	10,410,956	7,242,350	9,868,690
Dale Hollow S & L	Livingston	9,572,737	2,628,010	8,717,665
McMinn County S & L	Athens	8,819,080	5,064,701	8,201,983
First Southern S & L	Nashville	7,559,196	6,637,724	6,093,894
STATE SAVINGS AND LOAN ASSOCIATIONS TOTALS		524,416,908	336,502,714	457,427,870

RANKING OF TENNESSEE SAVINGS AND LOAN ASSOCIATIONS

December 31, 1983

(In Hundreds)

NAME OF SAVINGS AND LOAN	LOCATION	TOTAL ASSETS	1983 RANK
Leader Federal	Memphis	1,351,573,026	1
Metropolitan Federal	Nashville	802,930,851	2
Fidelity Federal	Nashville	787,438,203	3
Home Federal	Knoxville	676,119,550	4
Home Federal	Johnson City	454,145,230	5
First Federal	Chattanooga	452,064,456	6
Heritage Federal	Kingsport	408,433,751	7
Security Federal	Nashville	321,078,493	8
Inter Federal	Chattanooga	248,164,849	9
Home Federal	Memphis	242,563,016	10
First Federal	Maryville	182,374,246	11
First Federal	Tullahoma	173,214,328	12
Murfreesboro Federal	Murfreesboro	170,648,271	13
Knox Federal	Knoxville	166,634,512	14
Liberty Federal	Paris	138,373,735	15
Cherokee Valley Federal	Cleveland	138,259,007	16
First Federal	Clarksville	116,734,347	17
Germantown Trust S & L*	Germantown	94,754,195	18
Athens Federal	Athens	93,637,218	19
Elizabethton Federal	Elizabethton	91,784,458	20
Valley Federal	Erwin	90,626,177	21
Morristown Federal	Morristown	89,438,514	22
Twin City Federal	Bristol	75,521,245	23
First Federal	Memphis	74,806,429	24
American S & L*	Knoxville	64,840,220	25
First Federal	Dickson	60,124,883	26
Frontier Federal	Dyersburg	59,013,652	27
Lincoln State S & L*	Mt. Carmel	58,595,846	28
First Federal	Columbia	54,232,785	29
Jefferson Federal	Morristown	47,104,567	30
Century Federal	Trenton	46,301,999	31
Commerce Federal	Knoxville	44,739,768	32
Citizens Federal	Rockwood	43,235,087	33
John Sevier S & L*	Sevierville	41,757,986	34
Fayetteville First Federal	Fayetteville	41,589,723	35
First Federal	LaFollette	41,275,053	36
Cookeville Federal	Cookeville	41,188,076	37
Maury County Federal	Columbia	40,460,095	38
Tri-County Federal	Covington	39,364,706	39
Lawrenceburg Federal	Lawrenceburg	36,684,494	40
First Federal	Pulaski	35,662,643	41
Security Trust S & L*	Oak Ridge	34,809,279	42
Investors S & L*	Hendersonville	34,471,227	43
Greeneville Federal	Greeneville	33,256,676	44
East Tennessee Federal	Knoxville	33,206,718	45
Highland Federal	Crossville	32,599,930	46
First Federal	Lewisburg	32,289,201	47

RANKING OF TENNESSEE SAVINGS AND LOAN ASSOCIATIONS

December 31, 1983

(In Hundreds)

NAME OF SAVINGS AND LOAN	LOCATION	TOTAL ASSETS	1983 RANK
Security Federal	McMinnville	31,712,480	48
Newport Federal	Newport	30,726,973	49
Security Federal	Elizabethton	30,345,434	50
First Federal	Savannah	28,210,220	51
Savannah S & L*	Savannah	23,114,551	52
Guaranty Federal	Clarksville	22,907,576	53
George Washington S & L*	Jonesboro	22,789,376	54
First Fidelity S & L*	Crossville	21,648,134	55
United Guaranty S & L*	Tullahoma	21,077,941	56
Community Federal	Nashville	19,893,834	57
First Federal	Selmer	18,409,314	58
Volunteer Federal	Madisonville	17,658,947	59
Lexington First Federal	Lexington	17,427,276	60
American Trust S & L*	Hendersonville	16,675,683	61
First Valley S & L*	Pikeville	16,307,261	62
Tennessee S & L*	Cookeville	12,707,725	63
Progressive S & L*	Jamestown	12,685,661	64
S & L of Smith County*	Carthage	11,819,852	65
First Federal	Waynesboro	11,703,664	66
United Tennessee S & L*	Fayetteville	10,410,956	67
Commerce Federal	Loudon	10,020,881	68
Commerce Federal	Morristown	9,834,854	69
Dale Hollow S & L*	Livingston	9,572,737	70
McMinn County S & L*	Athens	8,819,080	71
First Southern S & L*	Nashville	7,559,196	72
Magnolia Federal	Knoxville	4,400,359	73
TENNESSEE SAVINGS AND LOAN ASSOCIATIONS TOTAL		8,886,566,688	

*State Chartered Savings and Loan Associations

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1982
(ALL COMPANIES)

Number of Offices included in this report	396
Number of Employees in state at year end	1,583

Regulated Loan Business Profit Percentages

Rate of Return

Average Net Receivables	$476,918,936
Net Income	$ 3,031,372
Rate of Return	.0063%

Analysis of Charges on Loans

Charges Collected and/or Earned	$104,559,450
Average Monthly Rate Collected	1.83%

Analysis of Expense Per Account

Average Number of Accounts Outstanding	289,494
Total Expenses	$109,990,704
Average Monthly Expense Per Account	$ 31.66

Statement of Income and Expenses

Total Operating Income	$113,022,076
Total Expenses Before Income Taxes	$107,455,446
Income Before Income Taxes	$ 5,566,630

Other Information

Interest Paid on Borrowed Funds	$ 51,207,936
Average Net Receivables	$476,918,936
Average Number of Accounts Outstanding	289,494
Number of Loans Made During Year	532,576
Dollar Volume of Loans Made During Year	$427,170,050
Bad Debts	$ 10,148,613

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1982
LOANS MADE UNDER $300
20 of 396 OFFICES

Number of Offices included in this report	20
Number of Employees in state at year end	86

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$ 2,725,973
Net Income	$ 617,407
Rate of Return	22.7%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$ 2,178,252
Average Monthly Rate Collected	6.66%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	38,137
Total Expenses	$ 1,959,913
Average Monthly Expense Per Account	$ 4.28

Statement of Income and Expenses

Total Operating Income	$ 2,577,320
Total Expenses Before Income Taxes	$ 1,927,125
Income Before Income Taxes	$ 650,195

Other Information

Interest Paid on Borrowed Funds	$ 65,175
Average Net Receivables	$ 2,725,973
Average Number of Accounts Outstanding	38,137
Number of Loans Made During Year	278,411
Dollar Volume of Loans Made During Year	$ 22,863,496
Bad Debts	$ 247,118

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1982
LOANS MADE OVER $301
376 of 396 OFFICES

Number of Offices included in this report	376
Number of Employees in state at year end	1,497

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$474,192,963
Net Income	$ 2,413,965
Rate of Return	.0051%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$102,381,198
Average Monthly Rate Collected	1.80%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	251,357
Total Expenses	$108,030,791
Average Monthly Expense Per Account	$ 35.82

Statement of Income and Expenses

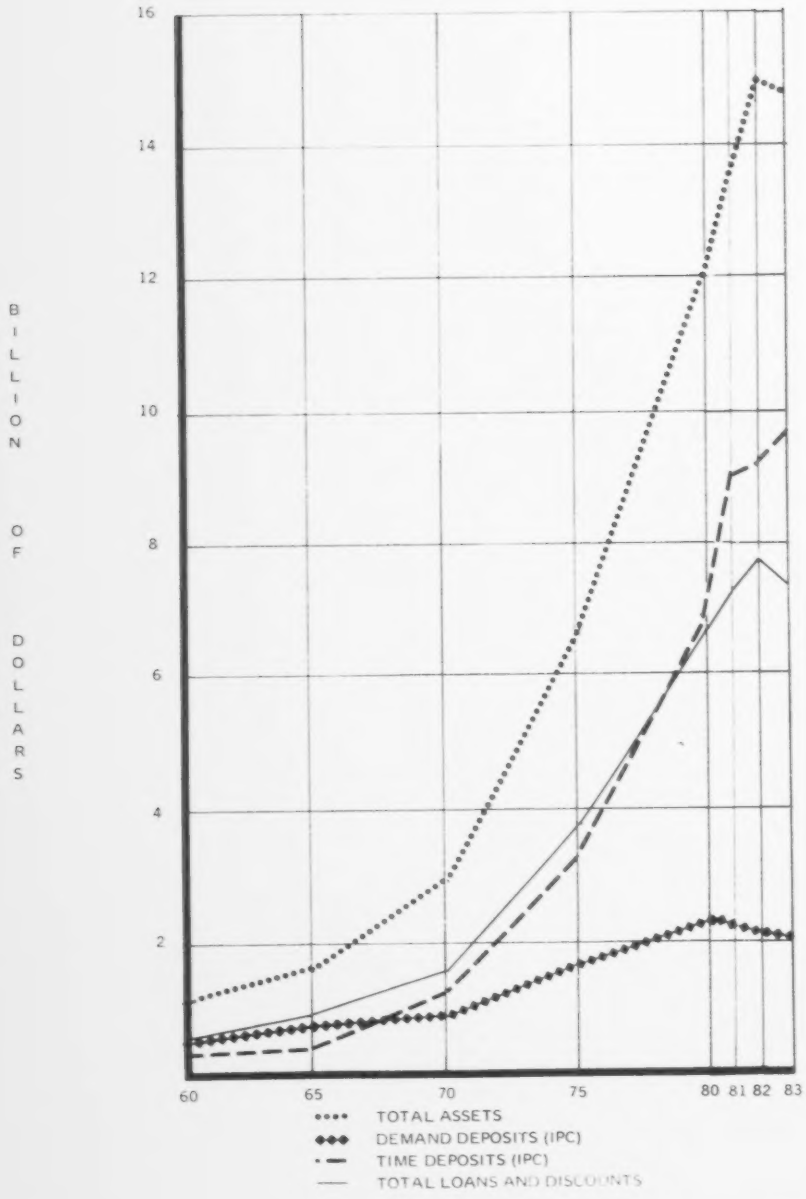
Total Operating Income	$110,444,756
Total Expenses Before Income Taxes	$105,528,321
Income Before Income Taxes	$ 4,916,435

Other Information

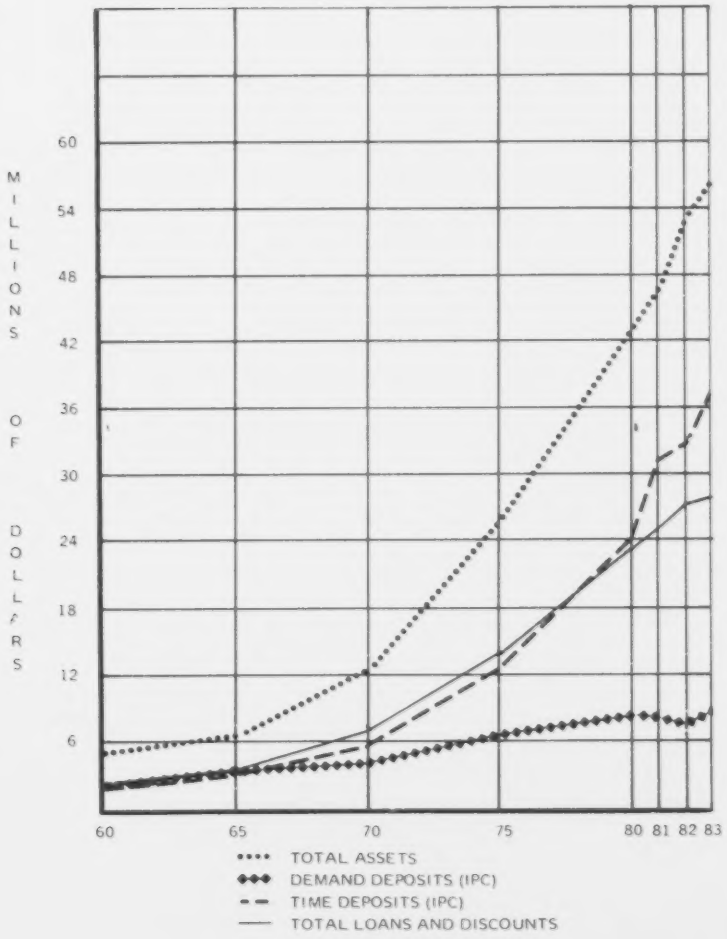
Interest Paid on Borrowed Funds	$ 51,142,761
Average Net Receivables	$474,192,963
Average Number of Accounts Outstanding	251,357
Number of Loans Made During Year	254,165
Dollar Volume of Loans Made During Year	$404,306,554
Bad Debts	$ 9,901,495

GRAPHIC PROFILES

SELECTED ASSETS AND LIABILITIES OF STATE BANKS IN TENNESSEE 1960 - 1983



SELECTED ASSETS AND LIABILITIES OF
AVERAGE STATE BANKS IN TENNESSEE
1960 - 1983



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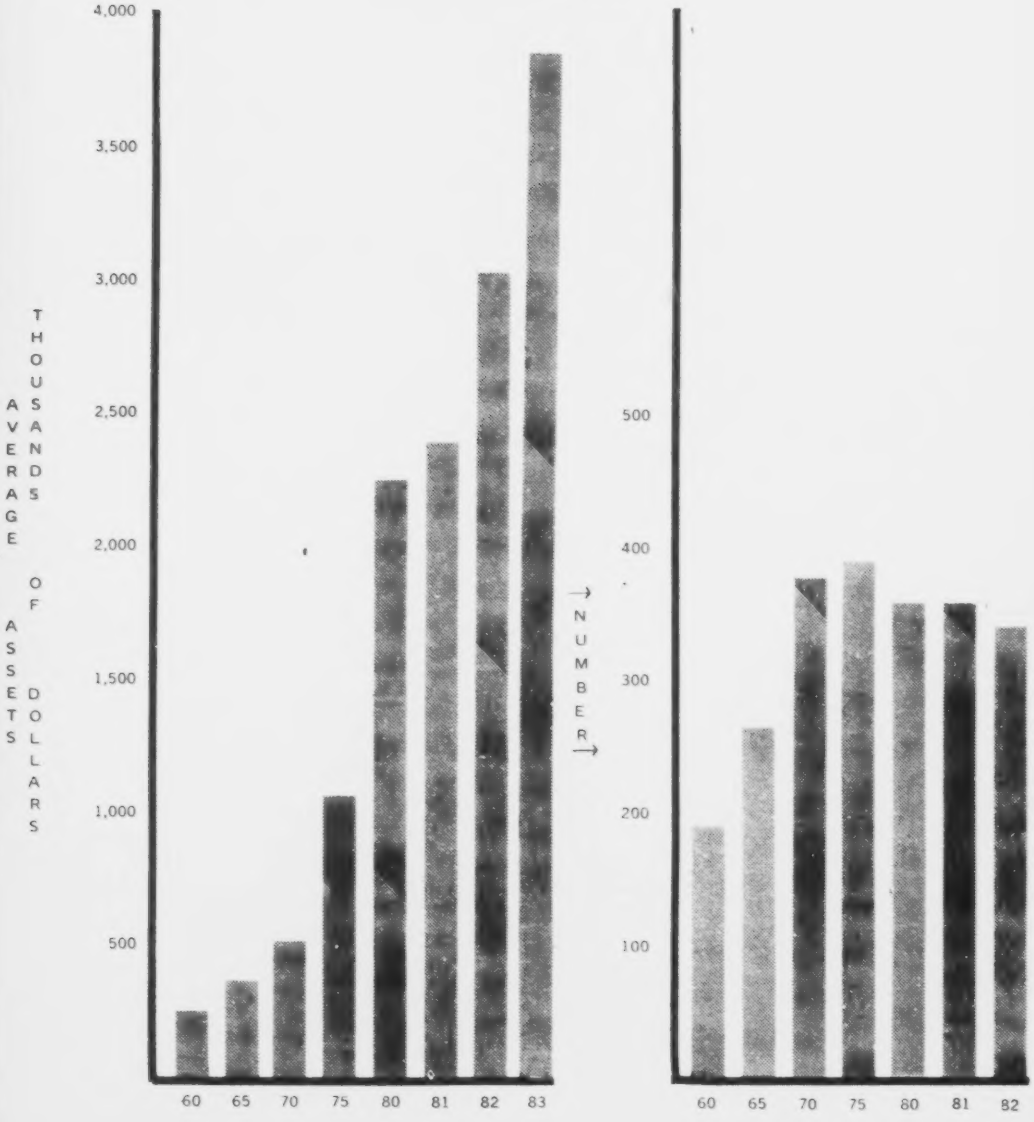
AVERAGE ASSETS AND NUMBER OF
STATE CREDIT UNIONS IN TENNESSEE
1960 - 1983



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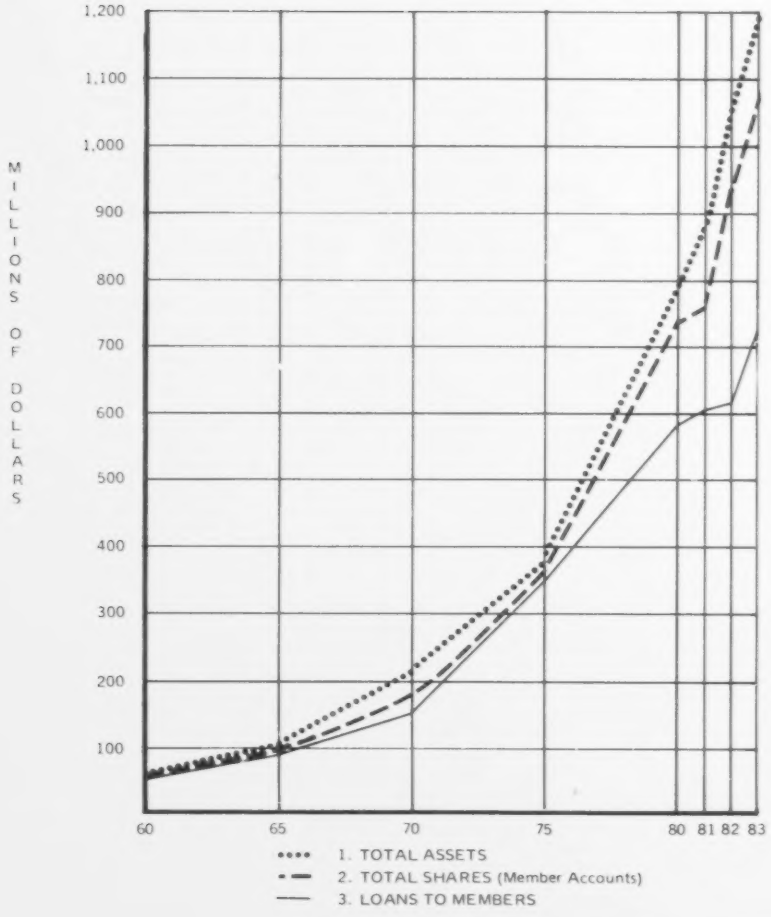
SELECTED ASSETS AND LIABILITIES OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1983



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